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SESSIONAL PAPERS

VOLUME 2—PART 1

FOURTH SESSION OF THE THIRTEENTH PARLIAMENT

OF THE

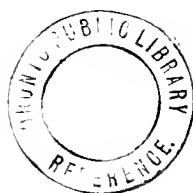
DOMINION OF CANADA

SESSION 1920



VOLUME LVI

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(This volume is bound in three parts).

1. Report of the Auditor General for the year ended March 31, 1919, Volume I, Parts a-b—A to J. Presented by Sir Henry Drayton, March 19, 1920. *Printed for distribution and sessional papers.*
- Report of the Auditor General for the year ended March 31, 1919, Volume II, Parts K to S. Presented by Sir Henry Drayton, March 29, 1920. *Printed for distribution and sessional papers.*
- Report of the Auditor General for the year ending March 31, 1919, Volume III, Parts T to Z. Presented by Sir Henry Drayton, March 16, 1920. *Printed for distribution and sessional papers.*
- Report of the Auditor General for the year ended March 31, 1919, Volume IV, Part ZZ. Presented by Sir Henry Drayton, May 14, 1920. *Printed for distribution and sessional papers.*

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(This volume is bound in two parts).

2. The Public Accounts of Canada, for the fiscal year ended March 31, 1919. Presented by Sir Henry Drayton, March 2, 1920. *Printed for distribution and sessional papers.*
3. Estimates of sums required for the service of the Dominion for the year ending on the 31st March, 1921. Presented by Sir Henry Drayton, March 22, 1920. *Printed for distribution and sessional papers.*
4. Supplementary Estimates of sums required for the service of the Dominion for the year ending on the 31st March, 1921. Presented by Sir Henry Drayton, April 15, 1920. *Printed for distribution and sessional papers.*
5. Further Supplementary Estimates of sums required for the service of the Dominion for the year ending on the 31st March, 1920. Presented by Sir Henry Drayton, May 17, 1920. *Printed for distribution and sessional papers.*
- 5a. Further Supplementary Estimates of sums required for the service of the Dominion for the year ending on the 31st March, 1921. Presented by Sir Henry Drayton, June 25, 1920. *Printed for distribution and sessional papers.*
- 5b. Further Supplementary Estimates of sums required for the service of the Dominion for the year ending on the 31st March, 1921. Presented by Sir Henry Drayton, June 29, 1920. *Printed for distribution and sessional papers.*
8. Report of the Superintendent of Insurance of the Dominion of Canada for the year ended December 31, 1918, Volume I, Insurance Companies other than Life; Volume II, Life Insurance Companies. Presented by Sir Henry Drayton, March 2, 1920. *Printed for distribution and sessional papers.*
9. Abstract of Statements of Insurance Companies in Canada, year ending December 31, 1919. *Printed for distribution and sessional papers.*

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- 10a. Report relating to Mail Subsidies and Steamship Subventions as controlled by the Department of Trade and Commerce, for the year ended March 31, 1919, with Traffic Returns, etc., to December 31, 1919. The Senate. *Printed for distribution and sessional papers.*
- 10b. Annual Report of the Trade of Canada (Imports for consumption and Exports) for the fiscal year ended March 31, 1919. *Printed for distribution and sessional papers.*

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- 10d. Criminal Statistics for the year ended September, 1919. *Printed for distribution and sessional papers.*
- 10e. Report of the Weights and Measures, Electricity and Gas Inspection Service, for the fiscal year ended March 31. *Printed for distribution and sessional papers.*
- 10f. Report of the Dominion Statistician for the year ended March 31, 1919. *Printed for distribution and sessional papers.*
11. Annual Report of the Department of Customs and Inland Revenue, containing accounts of revenue with statements relative to the Imports, Exports, Customs and Inland Revenue of the Dominion of Canada, for the fiscal year ended March 31, 1919, as compiled from official returns. Presented by Hon. Mr. Burrell, March 4, 1920. *Printed for distribution and sessional papers.*
- 11a. Shipping Report of the Department of Customs, containing Statements of Navigation and Shipping of the Dominion of Canada for the fiscal year ended March 31, 1919, as compiled from official returns. Presented by Hon. Mr. Burrell, March 4, 1920. *Printed for distribution and sessional papers.*
13. Return of the Thirteenth General Election for the House of Commons of Canada, held on the 17th day of December 1917. *Printed for distribution and sessional papers.*

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14. Report of the Work of the Department of Soldiers' Civil Re-establishment, December, 1919. Presented by Mr. Clark (Bruce), March 15, 1920 *Printed for distribution and sessional papers.*
15. Report of the Minister of Agriculture for the Dominion of Canada, for the year ended March 31, 1919. Presented by Hon. Mr. Tolmie, March 9, 1920..... *Printed for distribution and sessional papers.*
- 15a. Report on "The Agricultural Instruction Act," 1918-19, pursuant to Section 8, Chapter 5 of 3-4 George V. Presented by Hon. Mr. Tolmie, March 9, 1920..... *Printed for distribution and sessional papers.*
- 15b. Report of the Veterinary Director General, year ending March 31, 1919..... *Printed for distribution and sessional papers.*
16. Report of the Dominion Experimental Farms for the fiscal year ending 31st March, 1919. Appendix to the Report of the Minister of Agriculture. Presented by Hon. Mr. Tolmie, March 9, 1920. *Printed for distribution and sessional papers.*

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- 17c. Census of Industry—Pulp and Paper..... *Printed for distribution and sessional papers.*
18. Annual Report of the Department of Immigration and Colonization, for the fiscal year ended March 31, 1919. Presented by Hon. Mr. Calder, March 3, 1920..... *Printed for distribution and sessional papers.*
19. Report of the Minister of Public Works on the works under his control for the fiscal year ended March 31, 1919. Presented by Hon. Mr. Reid, March 10, 1920..... *Printed for distribution and sessional papers.*
20. Annual Report of the Department of Railways and Canals, for the fiscal year from April 1, 1918, to March 31, 1919. Presented by Hon. Mr. Reid, May 20, 1920.... *Printed for distribution and sessional papers.*
- 20a. Canal Statistics for the season of navigation of 1919 *Printed for distribution and sessional papers.*
- 20b. Railway Statistics of the Dominion of Canada year of 1919 *Printed for distribution and sessional papers.*
- 20c. Fourteenth Report of the Board of Railway Commissioners for Canada, for the year ending March 31, 1919. Presented by Hon. Mr. Reid, March 19, 1920... *Printed for distribution and sessional papers.*

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- 20d. Fifteenth Report of the Board of Railway Commissioners for Canada, for the nine months ending December 31, 1919. (Manuscript copy.) Presented by Hon. Mr. Reid, April 19, 1920.
21. Fifty-second Annual Report of the Department of Marine and Fisheries, for the year 1918-19—Marine. Presented by Hon. Mr. Ballantyne, March 1, 1920 *Printed for distribution and sessional papers.*
22. Marine and Fisheries—List of Vessels, year 1919 *Printed for distribution and sessional papers.*
23. Supplement to the Fifty-second Annual Report of the Department of Marine and Fisheries for the fiscal year 1918-19 (Marine)—Steamboat Inspection Report. Presented by Hon. Mr. Ballantyne, March 1, 1920. *Printed for distribution and sessional papers.*
24. Report of the Postmaster General for the year ended March 31, 1919. Presented by Hon. Mr. Rowell, March 2, 1920. *Printed for distribution and sessional papers.*

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25. Annual Report of the Department of the Interior, for the fiscal year ended March 31, 1919. Presented by Hon. Mr. Meighen, March 10, 1920. *Printed for distribution and sessional papers.*
- 25a. Report of the Topographical Surveys Branch of the Department of the Interior, year 1918-1919. *Printed for distribution and sessional papers.*
- 25b. Sixteenth Report of the Geographic Board of Canada, containing all decisions from April 1, 1917, to March 31, 1919. Presented by Hon. Mr. Meighen, April 28, 1920 *Printed for distribution and sessional papers.*
26. Report of the Geological Survey Branch, Department of Mines, year 1919 *Printed for distribution and sessional papers.*
- 26a. Summary Report of the Mines Branch of the Department of Mines, for the year ending December 31, 1919. *Printed for distribution and sessional papers.*
27. Report of the Department of Indian Affairs for the year ended March 31, 1919. Presented by Hon. Mr. Meighen, March 16, 1920.... *Printed for distribution and sessional papers.*
28. Report of the Royal Northwest Mounted Police for the year ended September 30, 1919. Presented by Hon. Mr. Rowell, March 22, 1920 *Printed for distribution and sessional papers.*
29. Report of the Secretary of State of Canada for the year ended March 31, 1919. Presented by Hon. Mr. Sifton, March 10, 1920 *Printed for distribution and sessional papers.*

CONTENTS OF VOLUME 9.

(This volume is bound in two parts.)

30. (Sessional Paper No. 18, 6-7 Edward VII, Rev. Ed.) Second Annual Report of the Historical Documents Publication Board, together with accompanying printed volumes, being the second edition, revised and enlarged, of the first volume of the Constitutional Documents relating to Canada 1759-1791, now issued in two parts. Presented by Hon. Mr. Rowell, March 18, 1920. *Printed for distribution and sessional papers.*

CONTENTS OF VOLUME 10.

32. Eleventh Annual Report of the Civil Service Commission of Canada, September 1, 1918–December 31, 1919. Presented by Hon. Mr. Sifton, April 16, 1920 *Printed for distribution and sessional papers.*
33. Annual Report of the Department of Public Printing and Stationery for the fiscal year ended March 31, 1919. Presented by Hon. Mr. Sifton, June 8, 1920 *Printed for distribution and sessional papers.*
34. Report of the Secretary of State for External Affairs, for the year ended March 31, 1919. Presented by Hon. Mr. Rowell, April 22, 1920 *Printed for distribution and sessional papers.*
35. Report of the Minister of Justice as to Penitentiaries for year ending March 31, 1919. *Printed for distribution and sessional papers.*
36. Report of the Militia Council for the Dominion of Canada, for the fiscal year ending March 31, 1919. Presented by Hon. Mr. Guthrie, May 28, 1920 *Printed for distribution and sessional papers.*
37. Report of the Department of Labour for the year ended March 31, 1919. The Senate. *Printed for distribution and sessional papers.*
38. Annual Report of the Editorial Committee for the year 1920. Presented 1920. *Printed for distribution and sessional papers.*
39. Report of the Department of the Naval Service, for the fiscal year ending March 31, 1919. Presented by Hon. Mr. Ballantyne, March 1, 1920 *Printed for distribution and sessional papers.*
40. Fifty-second Annual Report of the Fisheries Branch of the Department of the Naval Service, 1918. Presented by Hon. Mr. Ballantyne, March 11, 1920 *Printed for distribution and sessional papers.*
1. Report of the Joint Librarians of Parliament. Presented by Hon. Mr. Speaker, February 26, 1920. *Not printed.*
42. Copy of the Treaty of Peace between the Allied and Associated Powers and Bulgaria, signed at Neuilly-sur-Seine on the 27th day of November, 1919. Presented by Hon. Mr. Rowell, February 26, 1920. *Printed for distribution to senators and members.*
- 42a. The Czecho-Slovak Minorities Treaty—Treaty between the Principal Allied and Associated Powers and Czecho-Slovakia, signed at Saint-Germain-en-Laye, September 10, 1919. Ratification on behalf of Canada authorized by Order in Council of December 1, 1919. Presented by Hon. Mr. Rowell, March 1, 1920. *Not printed.*
- 42b. The Serb-Croat-Slovene Minorities Treaty—Treaty between the Principal Allied and Associated Powers and the Serb-Croat-Slovene State, signed at Saint-Germain-en-Laye, September 10, 1919. Ratification on behalf of Canada authorized by Order in Council of December 1, 1919. Presented by Hon. Mr. Rowell, March 1, 1920. *Not printed.*
- 42c. Arms Traffic Convention—Convention for the control of the trade in arms and ammunition, and Protocol, signed September 10, 1919. Ratification on behalf of Canada authorized by Order in Council of December 9, 1919. Presented by Hon. Mr. Rowell, March 1, 1920 *Not printed.*
- 42d. Liquor Traffic Convention—Convention relating to the liquor traffic in Africa, and Protocol, signed at Saint-Germain-en-Laye, September 10, 1919. Ratification on behalf of Canada authorized by Order in Council of December 1919. Presented by Hon. Mr. Rowell, March 1, 1920. *Not printed.*
- 42e. Berlin and Brussels Acts Convention—Convention revising the General Act of Berlin, February 26, 1885, and the General Act and Declaration of Brussels, July 2, 1890, signed at Saint-Germain-en-Laye, September 10, 1919. Ratification on behalf of Canada authorized by Order in Council of December 9, 1919. Presented by Hon. Mr. Rowell, March 1, 1920 *Not printed.*
- 42f. Return to an Address to His Excellency the Administrator, of the 22nd March, 1920, for a copy of the Orders in Council of December 1, 1919, and December 9, 1919, respecting ratification of the treaties and conventions laid before the House of Commons on Monday, March 1, 1920. Presented March 29, 1920, Mr. Fielding *Not printed.*
- 42g. Copy of the English text of the Treaty between the Principal Allied and Associated Powers and Rumania, signed at Paris, December 9, 1919. Presented by Hon. Mr. Rowell, April 14, 1920. *Not printed.*
- 42h. Copy of the agreement of September 10, 1919, between the Allied and Associated Powers with regard to the contributions to the cost of liberation of the territories of the former Austro-Hungarian monarchy, and copy of Declaration dated the 8th of December, 1919, modifying this Agreement. Presented by Hon. Mr. Rowell, April 21, 1920 *Not printed.*
- 42i. Copy of Agreement of September 10, 1919, between the Allied and Associated Powers and Italy with regard to the Italian reparations payments and copy of Declaration of December 8, 1919, modifying this Agreement. Presented by Hon. Mr. Rowell, April 21, 1920 *Not printed.*
43. Order in Council, P.C. 69, dated February 28, 1920, Payment of Command Money to Captain Superintendents H.M.C. Dockyards. Presented by Hon. Mr. Ballantyne, March 1, 1920. *Not printed.*
- 43a. Copy of Order in Council, P.C. 566, dated March 17, 1920: Cancellation of Orders in Council authorizing and governing the payment of Separation Allowance to dependents of Officers and Men in the Canadian Naval Service. Presented by Hon. Mr. Ballantyne, March 22, 1920 *Not printed.*
- 43b. Order in Council, P.C. 559, dated 17th March, 1920: Naval Forces of Canada, including the Naval Volunteer Forces, placed on a peace footing. Presented by Hon. Mr. Ballantyne, March 25, 1920 *Not printed.*
- 43c. Copy of Order in Council P.C. 1061, dated 15th May, 1920: Payment of Gratuity to Ratings and Warrant Officers of the Royal Canadian Navy. Presented by Hon. Mr. Ballantyne, May 21, 1920 *Not printed.*

CONTENTS OF VOLUME 10—Continued.

- 43*d*. Copy of Order in Council, P.C. 1005, dated 20th May, 1920; Engagement of Seamen in Royal Canadian Navy. Presented May 31, 1920. Mr. Hocken *Not printed.*
- 43*e*. Order in Council, No. P.C. 1155, dated May 22, 1920,—Amendments to Rates of Pay for Surgeon Lieutenants, Royal Canadian Navy. (Sessional Papers, 1920, No.) The Senate *Not printed.*
44. Amendments to Radiotelegraph Regulations, Nos. 78, 25 and 104. Presented by Hon. Mr. Ballantyne, March 1, 1920. *Not printed.*
- 44*a*. Amendment to Radiotelegraph Regulation No. 92. Presented by Hon. Mr. Ballantyne, March 15, 1920. *Not printed.*
45. Copy of the International Opium Convention, signed at The Hague, January 23, 1912, and ratified January 10, 1920. Presented by Hon. Mr. Rowell, March 2, 1920 *Not printed.*
46. Copy of an Agreement between His Majesty the King and the Grand Trunk Railway Company of Canada. Presented by Hon. Mr. Reid, March 2, 1920 *Not printed.*
47. Copy of Order in Council, P.C. 2596, dated 31st December, 1919—Air Regulations, 1920. Presented by Hon. Mr. Sifton, March 2, 1920 *Not printed.*
- 47*a*. Report of the Air Board, for the fiscal year ending March 31, 1920. Presented by Hon. Mr. Sifton, April 20, 1920. *Not printed.*
- 47*b*. Copy of Order in Council, P.C. 826, dated 19th April, 1920, respecting the reorganization of the Air Board, Presented by Hon. Mr. Sifton, April 20, 1920 *Not printed.*
48. Copy of correspondence in respect to the resignation of the Chief Commissioner of the Board of Commerce. Presented by Sir George Foster, March 2, 1920 *Not printed.*
- 48*a*. Copy of correspondence relating to the resignation of Judge Robson as Chairman of the Board of Commerce of Canada. Presented by Sir Robert Borden, June 26, 1920 *Not printed.*
49. Statement supplementary to that of 13th September, 1919, of Superannuation and Retiring Allowances in the Civil Service between the said date and the 31st December, 1919, showing name, rank, salary, service allowance and cause of retirement of each person superannuated or retired, also whether the vacancy has been filled by promotion, or by appointment, and the salary of any new appointee. Presented by Sir Henry Drayton, March 2, 1920 *Not printed.*
- 49*a*. Return to an Order of the House of the 22nd March, 1920, for a Return showing the cases in which, from October 1, 1896, to the present, in the computation of superannuation allowances to retiring officials, additional years were allowed under the provisions of Section 12, of Chapter 7, R.S., the dates of the granting of the allowances, the names of the officials and the number of years added to the actual service; along with a copy of all Treasury Board Reports and Orders in Council relating to such cases. Presented March 31, 1920, Mr. Fielding. *Not printed.*
50. Statement in pursuance of Section 17 of the Civil Service Insurance Act, for the year ending March 31, 1919. Presented by Sir Henry Drayton, March 2, 1920. *Not printed.*
51. Statement of Governor General's Warrants issued since the last Session of Parliament on account of 1919-20. Presented by Sir Henry Drayton, March 2, 1920. *Not printed.*
52. Statement of Expenditure on account of "Miscellaneous Unforeseen Expenses," from the 1st September, 1919, to the 1st March, 1920, in accordance with the Appropriation Act Number (1), 1919. Presented by Sir Henry Drayton, March 20, 1920 *Not printed.*
53. Statement of Temporary Loans issued by the Government of Canada since the last Session of Parliament still outstanding. Presented by Sir Henry Drayton, March 2, 1920. *Not printed.*
54. Statement of Receipts and Expenditures of the National Battlefields Commission to 31st March, 1919. Presented by Sir Henry Drayton, March 2, 1920 *Not printed.*
- 54*a*. Statement of Receipts and Expenditures of the National Battlefields Commission to 31st March, 1920. Presented by Sir Henry Drayton, April 19, 1920. *Not printed.*
55. Report of the Ottawa Improvement Commission for the fiscal year ended March 31, 1919. Presented by Sir Henry Drayton, March 2, 1920. *Not printed.*
56. Statement of the Receipts and Expenditures of the Royal Society of Canada, for the year ended April 30, 1919. Presented by Sir Henry Drayton, March 2, 1920. *Not printed.*
57. Financial Statement of the affairs of the Montreal Turapike Trust for the year ended December 31, 1919. Presented by Sir Henry Drayton, March 2, 1920. *Not printed.*
58. Copy of General Rules and Orders of the Exchequer Court of Canada, in accordance with the provisions of Section 88 of the Exchequer Court Act, Chapter 140, R.S.C. 1906. Presented by Hon. Mr. Sifton, March 10, 1920. *Not printed.*
- 58*a*. Copy of General Rules and Orders of the Exchequer Court of Canada, in accordance with the provisions of Section 88 of the Exchequer Court Act, Chapter 140, R.S.C. 1906. Presented by Hon. Mr. Sifton, April 14, 1920. *Not printed.*
59. Copy of the Rules of the Supreme Court of Nova Scotia enacted under the provisions of the Controverted Elections Act, Chapter 7, R.S.C. 1906, in accordance with the requirements of Section 85 of the Act. Presented by Hon. Mr. Sifton, March 10, 1920. *Not printed.*
- Copy of the Crown Rules of the Judges of the Supreme Court of Nova Scotia in accordance with the provisions of Section 576, subsection 2, of the Criminal Code. Presented by Hon. Mr. Sifton, April 16, 1920. *Not printed.*

CONTENTS OF VOLUME 10—*Continued.*

60. Return showing the number of permits granted to take intoxicants into the Northwest Territories, for the year ending the 31st of December, 1919, in accordance with the provisions of the Revised Statutes, Chapter 62, Section 88. Presented March 10, 1920. *Not printed.*
61. Report of Admiral of the Fleet, Viscount Jellicoe of Scapa, G.C.B., O.M., G.C.V.O., on Naval Mission to the Dominion of Canada (November-December, 1919). Presented by Hon. Mr. Ballantyne, March 10, 1920. *Printed for distribution to Senators and Members only.*
62. Return showing:—1. Number of postmasters in the County of Charlevoix-Montmorency. 2. Their names. 3. Their residence. 4. When they were appointed. 5. Their actual salary. 6. Whether it was ever increased since they were appointed. 7. If not, why. 8. If so, when, and to what extent. Presented March 10, 1920, Mr. Casgrain. *Not printed.*
63. Order of the House for a Return showing:—1. Number of mail carriers in the County of Charlevoix-Montmorency. 2. Their names. 3. Their residence. 4. When they were appointed. 5. Their actual salary. 6. Whether it was ever increased since they were appointed. 7. If not, why. 8. If so, when, and to what extent. Presented March 10, 1920, Mr. Casgrain. *Not printed.*
64. Return to an Order of the Senate, dated September 30, 1919, for a statement giving weights and values of the exportation from Canada during the fiscal years of 1916-17-18-19 of mixed fertilizers, also of Sulphate of Ammonia, Nitrate of Soda, Ammoniates, Phosphate Rock, Super Phosphates, Kanite of Potash Salts, Chloride of Potash and Crude Sulphate of Potash, and of any miscellaneous chemicals as are used in the manufacture of artificial fertilizers also Basic Slag from the Provinces of Ontario, Quebec, New Brunswick, Nova Scotia, Prince Edward Island, by each province, and where exported to as shown by clearances of the various Custom Houses. The Senate. *Not printed.*
65. Return to an humble Address of the Senate to His Excellency the Governor General, dated May 8, 1919, showing the date and object of all commissions appointed by the Government since its accession to power in 1911, up to the present date; the number of days during which each of the said commissions sat; the names of the persons composing the said commissions and the cost of each of these commissions to the country. The Senate. *Not printed.*
- 65a. Return to an Order of the Senate, dated September 5, 1919, showing:—The number of commissions appointed since 1912, their object, the names of their members and their salaries, the total cost of each commission and those which are still existing. The Senate. *Not printed.*
- 65b. Return to an Order of the House of the 30th April, 1919, for a Return showing:—1. The number of commissions appointed by the Government since the year 1914, to date, and the purpose for which each was appointed. 2. The number of members on each of said commissions, and their names. Presented March 18, 1920. Mr. Prevost. *Not printed.*
- 65c. Return to an Order of the House of the 19th June, 1919, for a Return showing:—1. How many commissions have been appointed by the Governor in Council and by Parliament since the year 1911. 2. The names of the various commissions and the names of the members of the said commissions. 3. The amount of salary and travelling expenses paid to each commission and the sum drawn by each commissioner. Presented March 18, 1920. Mr. Michaud. *Printed for distribution to Senators and Members only.*
66. Copy of Report of the Royal Commission on Indian Affairs for the Province of British Columbia. Presented by Sir George Foster, March 11, 1920. *Not printed.*
67. Report of the Royal Commission appointed to inquire into and concerning the conditions pertaining to running race meets and betting in connection therewith, in Canada. Also copy of the evidence taken before the Royal Commission appointed to inquire into and concerning the conditions pertaining to running race meets and betting in connection therewith, in Canada. Presented by Sir George Foster, March 16, 1920. *Printed for Members and Senators only.*
68. Return to an Address to His Excellency the Governor General of the 19th March, 1919, for a copy of the Order in Council appointing the Board of Grain Supervisors for Canada. Presented March 12, 1920. Mr. Stevens. *Not printed.*
69. Detailed Statement of Bonds or Securities registered in the Department of the Secretary of State since February 26, 1919. The Senate. *Not printed.*
70. Return to an Order of the House showing:—1. How many Acting Ministers have been named or appointed since December 17, 1917. 2. Their names and in what Department they have administered as Acting Minister. 3. On what date each Minister was so appointed. Presented March 15, 1920. Mr. Tobin. *Not printed.*
71. Copy of correspondence relating to the resignation of Hon. A. K. Maclean, and Hon. S. C. Mewburn, Minister of Militia and Defence, as Members of the Government of Canada. Presented by Sir George Foster, March 15, 1920. *Not printed.*
72. "The Forest Reserves and Parks Act." Presented by Hon. Mr. Meighen, March 16, 1920. *Not printed.*
73. Return of Orders in Council which have been published in the *Canada Gazette* and in the *British Columbia Gazette*, between 1st August, 1919, and the 5th February, 1920, in accordance with provisions of Sub-section (d) of Section 38 of the regulations for the survey, administration, disposal and management of Dominion Lands within the 40-mile Railway Belt in the Province of British Columbia. Presented by Hon. Mr. Meighen, March 16, 1920. *Not printed.*
74. Return of Orders in Council which have been published in the *Canada Gazette*, between the 1st August, 1919, and the 5th February, 1920, in accordance with the provisions of Section 5 of "The Dominion Lands Survey Act," Chapter 21, 7-8 Edward VII. Presented by Hon. Mr. Meighen, March 16, 1920. *Not printed.*
75. Return to Orders in Council which have been published in the *Canada Gazette*, between 1st August, 1919, and the 5th February, 1920, in accordance with the provisions of Section 77 of "The Dominion Lands Act," Chapter 20, 7-8 Edward VII. Presented by Hon. Mr. Meighen, March 16, 1920. *Not printed.*

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76. Copy of Order in Council, P.C. 198, dated 29th day of January, 1920—Defining the standard of Canadian silver coinage. Presented by Sir Henry Drayton, March 16, 1920. *Not printed.*
77. Return to an Order of the House of the 8th October, 1919, for a copy of the correspondence exchanged between the firm of Becker and Company, Ltd., London, England, and the High Commissioner of Canada in London, concerning a certain circular issued by the Canadian Mission. Presented by Sir George Foster, March 17, 1920. *Not printed.*
78. Copies of Orders in Council, P.C. 1445, dated 17th July, 1919; P.C. 1955, dated 18th September, 1919; and P.C. 2562, dated 24th December, 1919, together with copy of letter addressed to the Chairman of the Canadian Section of the International Joint Commission, dated 21st January, 1920, relating to the development and use of the waters of the St. Lawrence river forming the boundaries between the United States and Canada. Presented by Hon. Mr. Rowell, March 18, 1920. *Not printed.*
79. Return to an Order of the House of the 12th May, 1919, for a copy of all reports, letters, memoranda, telegrams, plans and estimates in connection with the construction of a bridge over the river Batiscan, in the parish of St. François-Xavier of Batiscan, Champlain County. Presented March 18, 1920. Mr. Deslauriers. *Not printed.*
- 79a. Return to an Order of the House of the 12th April, 1920, for a copy of all reports, letters, memos, correspondence, plans and specifications relative to the construction of a bridge on the Batiscan river, in the parish of St. François-Xavier of Batiscan, in the County of Champlain. Presented by Hon. Mr. Reid, April 26, 1920. *Not printed.*
80. Return to an Order of the House of the 29th September, 1919, for a copy of all letters, plans and contracts between the Government or the Commission of the Transcontinental and the Canadian Pacific Railway Company, concerning (a) the construction, by this Company, of a railway station at "The Palais" in the City of Quebec; (b) the conditions of exploitations of the said station by the Transcontinental Railway Company or by the National Railways, and also any Orders in Council in this connection. Presented March 18, 1920. Mr. *Not printed.*
81. Return to an Order of the House of the 29th September, 1919, for a copy of all correspondence and other papers and documents in the possession of the Government or of the Civil Service Commission relating to the appointment of a Harbour Master for the Port of Canso, N.S. Presented March 18, 1920. Mr. Sinclair (Antigonish). *Not printed.*
82. Return to an Order of the House of the 29th September, 1919, for a copy of all correspondence relating to the dismissal of James Conner from the dual positions which he held at Snowflake, Manitoba, under the Department of Customs, and Immigration and Colonization. Presented March 18, 1920. Mr. Richardson *Not printed.*
83. Detailed Statement of Remissions of Customs Duties and the Refund thereof, under Section 92, Consolidated Revenue and Audit Act, through the Department of Customs, for the fiscal year ended 31st March, 1918. Presented by Hon. Mr. Sifton March 18, 1920. *Not printed.*
84. Return to an Order of the House of the 29th September, 1919, for a copy of all documents, letters and plans, exchanged between the Government and any person, commission or company concerning the construction, in the City of Quebec, or in the suburbs, of a tunnel to facilitate the entrance of the Transcontinental or of any other company in the said city. Presented March 18, 1920. Mr. Parent. *Not printed.*
85. Return to an Order of the House of the 22nd September, 1919, for a Return showing the total number of persons of both sexes now employed by the Federal Government of the Dominion of Canada. Presented March 18, 1920. Mr. Tobin *Not printed.*
86. Return to an Order of the House of the 10th March, 1920, for a copy of the contract between the Government of Canada or the Canadian Wheat Board and Greece, for 12,000,000 bushels of wheat. Presented March 18, 1920. Mr. Archambault. *Not printed.*
87. Return to an Order of the House of the 10th November, 1919, for a copy of all correspondence, telegrams and other documents exchanged between the Federal Government and the Government of New Brunswick with regard to the transfer of wharves on the St. John river and tributary waters, including a copy of all correspondence regarding the liability of the Dominion Government in maintaining and repairing these wharves. And Return to an Order of the House of the 10th November, 1919, for a copy of all reports and recommendations made by the officers of the Department of Public Works during the years 1918-1919, on the condition of the wharves in the St. John river and tributary waters, and the repairs required thereto. Presented March 18, 1920. Mr. McLean (Royal) *Not printed.*
88. Return to an Order of the House of the 29th September, 1919, for a copy of all documents, letters and plans passed between the Government and the City of Quebec or any other corporation or construction and transport company or any other person, concerning the construction or the non-construction of a dam on the St. Charles river, in the City of Quebec. Presented March 18, 1920. Mr. Parent. *Not printed.*
89. Return to an Order of the House of the 10th March, 1920, for a Return showing the total amount of Canadian securities previously held in Great Britain, and sold to the United States, with the amount of interest now payable by this Dominion to the United States to replace amount formerly paid to Great Britain. Also a copy of all correspondence relating to this matter. Presented March 18, 1920. Mr. Devlin *Not printed.*
90. Return to an Order of the House of the 11th March, 1920, for a copy of all correspondence, agreements and contracts, between the Government and any banks touching the payment of officers and men in the Canadian Expeditionary Forces, especially as regards the rates of exchange prevailing between Canadian and British currency and the manner in which the same affected the pay of said officers and men, together with copies of all departmental or other Government orders or regulations dealing with the subject of soldiers' pay and the effect of fluctuations of exchange thereon. Presented March 22, 1920. Mr. McMaster *Not printed.*
91. Return to an Order of the House of the 11th March, 1920, for a Return showing:—1. The number of officers being retained in the service of the Militia Department at Headquarters at Ottawa who have not seen service overseas. 2. Their names, positions, salaries and length of time in the service, respectively. 3. Whether returned men are available for those positions. Presented March 22, 1920. Mr. McKenzie. *Not printed.*

CONTENTS OF VOLUME 10—Continued.

- 91a.** Return to an Order of the House of the 29th March, 1920, for a Return giving a list of the names of all the officers employed at the Headquarters of the Militia Department, at Ottawa, their respective salaries, the date of their appointment, and the length of their services in the Canadian Expeditionary Force. Presented June 8, 1920. Mr. Archambault. *Not printed.*
- 92.** Return showing:—1. Names of the tenderers for the works to be done at the following places in the County of Montmorency, Quebec: Ste. Anne de Beaupre, Ste. Famille-Ile d'Orleans, St. Francois du Sud Ile d'Orleans, St. Jean-Isle d'Orleans, Ile de la Quarantine, Pointe aux Trembles. 2. Where they reside. 3. Amount of each tender. 4. Who the successful tenderers were. 5. Whether the said works have been started. 6. When they will be completed. Presented March 22, 1920. Mr. Casgrain. *Not printed.*
- 93.** Orders in Council relating to the organization and work of the Department of Health, as follows:—1. Order in Council, P.C. 1627, dated August 2, 1919, naming the President of the Privy Council as the Minister of the Crown to preside over the Department of Health and providing for the transfer to the Department of Health from the Department of Immigration and Colonization of the staff of the Quarantine and Medical Service. 2. Order in Council, P.C. 1765, dated August 23, 1919, transferring to the Department of Health from the Department of Trade and Commerce the administration of the Adulteration Act, the Proprietary or Patent Medicine Act, the Commercial Feeding Stuffs Act and the Fertilizers Act. 3. Order in Council, P.C. 2204, dated October 30, 1919, transferring to the Department of Health the work of the Housing Committee of the Cabinet. 4. Order in Council, P.C. 2321, dated November 21, 1919, transferring to the Department of Health from the Department of Marine and Fisheries, the administration of Marine Hospitals. 5. Order in Council, P.C. 2612, dated December 31, 1919, transferring to the Department of Health the Medical Branch of the Commission of Conservation. Presented by Hon. Mr. Rowell, March 24, 1920. *Not printed.*
- 93a.** Order in Council, P.C. 1961, dated September 29, 1919, covering the appointment of an Advisory Board as prescribed in the "Act to amend the Proprietary or Patent Medicine Act." Chapter 66, 9-10 George V. Order in Council, P.C. 2079, dated October 8, 1919, covering the appointment of the Dominion Council of Health. Order in Council, P.C. 328, dated February 11, 1920, accepting the resignation of the Hon. Walter R. Rollo as a Member of the Dominion Council of Health and appointing Mr. H. J. Halford, of Hamilton, Ontario, Vice-President of the Trades and Labour Congress of Canada, in Mr. Rollo's place. Presented by Hon. Mr. Rowell, March 25, 1920. *Not printed.*
- 94.** Copies of General Orders promulgated to the Militia for the period between February 1, 1919, and February 2, 1920. Also,—Copies of all Routine Orders of the Canadian Expeditionary Force promulgated from February 22, 1919, to February 24, 1920. Presented by Hon. Mr. Guthrie, March 24, 1920. *Not printed.*
- 95.** Appointments, Promotions and Retirements, Canadian Militia and Canadian Expeditionary Force, from February 6, 1919, to January 22, 1920. Presented by Hon. Mr. Guthrie, March 24, 1920. *Not printed.*
- 96.** Return to an Order of the House of the 18th September, 1919, for a Return showing:—1. The total number of men who joined the Expeditionary Force for service in Siberia. 2. How many of such number voluntarily enlisted for service in Siberia. 3. Whether the Government is aware as to whether or not a considerable number of members of such Expeditionary Force were made to embark at Victoria, B.C., by compulsion and with the point of the bayonet directed at them. 4. Whether the Government is aware as to whether or not certain members of such Expeditionary Force who had not voluntarily enlisted for service in Siberia were court-martialed and sentenced to hard labour. If so, who such members are and what the nature of the sentence was. 5. The cost to the Government of the Expeditionary Force for service in Siberia. Presented March 25, 1920. Mr. Archambault. *Not printed.*
- 96a.** Return to an Order of the House of the 7th April, 1920, for a copy of all correspondence, documents, and records including the evidence and judgments in connection with the trials held by Field General Court Martial of the 259th, of the Canadian Expeditionary Force in Siberia, on the following Rifleman, sentenced on the 28th of January, 1919: Alfred Laplante, O. Boisvert, Edmond Leroux, Joseph Guenard, E. Pauze and Arthur Roy. Presented May 18, 1920. Mr. Archambault. *Not printed.*
- 97.** Return to an Order of the House of the 17th March, 1920, for a Return showing:—1. Whether any work has been done on any of the lines enumerated in the Second Schedule of Chap. 13, 9-10, George V, being an Act to incorporate the Canadian National Railway Company and respecting Canadian National Railways. 2. If so, on what particular line the work has been done. 3. What kind of work has been done. 4. How much money has been expended for this work. 5. How much in construction. In surveys. In expropriation, and the purchase of the Right of Way. 6. How many station sites have been located on said lines, what the name is of each station, and on what particular line. 7. Description of the land upon which it is located. How much was paid for said station site, and who was representing the Government or the Canadian National Railway in negotiating the purchase. 8. If moneys were paid for any of such sites, to what appropriation they were charged, and on whose order they were paid. 9. Whether any Order in Council has been passed entrusting said company with the management and operation of the Grand Trunk Pacific and the Intercolonial Railways. Presented March 25, 1920. Mr. Bureau. *Not printed.*
- 98.** Return to an Order of the House of the 18th March, 1920, for a copy of all representations, complaints and other correspondence filed with the Civil Service Commission regarding Classification of the Civil Service of Canada. Presented March 26, 1920. Mr. Frapp. *Not printed.*
- 98a.** Return to an Order of the House of the 12th April, 1920 for a Return showing:—1. Number of classification engineers employed in connection with the Civil Service. 2. Total amount paid to classification engineers to date in connection with the work of classifying the Civil Service. 3. Further estimate required to complete the work. Presented April 29, 1920. Mr. Sinclair (Antigonish.) *Not printed.*
- 99.** Return to an Order of the House of the 10th March, 1920, for a copy of all correspondence relating to the appointment of the Postmaster at Metabetchouan, Quebec. Presented March 29, 1920. Mr. Savard. *Not printed.*
- 100.** Draft Conventions and Recommendations adopted by the International Labour Conference at Washington and communicated to the Government by the Secretary-General of the League of Nations pursuant to Article 405, Treaty of Versailles:—1. Draft Convention limiting the hours of work in industrial undertakings to eight in the day and forty-eight in the week. 2. Draft Convention concerning unemployment. 3. Recommendation concerning unemployment. 4. Recommendation concerning reciprocity of treatment of foreign workers. 5. Draft Convention concerning the employment of women before and after childbirth. 6. Draft Convention concerning the employment of women during the night. 7. Recommendation concerning the prevention of anthrax. 8. Recom-

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- mendation concerning the protection of women and children against lead poisoning. 9. Recommendation concerning the establishment of Government Health Services. 10. Draft Convention fixing the minimum age for admission of children to industrial employment. 11. Draft Convention concerning the night work of young persons employed in industry. 12. Recommendation concerning the application of the Berne Convention of 1906, on the prohibition of the use of white phosphorus in the manufacture of matches. Presented by Hon. Mr. Rowell, March 29, 1920. *Not printed.*
- 100a. Return showing:—1. Names of the Canadian representatives at the International Labour Conference last fall. 2. Amount expended in connection with this delegation. 3. Names of Canadian representatives at the Labour Conference at Paris. 4. Amount expended in relation thereto. Presented March 29, 1920. Mr. Archambault. *Not printed.*
101. Return to an Order of the House of the 18th March, 1920, for a Return showing:—1. On what date a Branch of the Public Works Department was first established at Antigonish, N.S. 2. What counties in Nova Scotia were originally under the jurisdiction of the Antigonish Branch. 3. When the North Sydney office was established. 4. Names of the employees in the Antigonish Branch prior to the change and the amount of their yearly salaries. 5. Names of the employees in both offices on December 31, 1914, and their yearly salaries. 6. Names of the present employees in both branches and their respective yearly salaries. 7. How much was expended in public works in the area under the jurisdiction of the Antigonish Branch for five years prior to December 31, 1911. 8. How much was expended in public works in the area covered by both the Antigonish and North Sydney Branches during the five years subsequent to January 1, 1912. Presented March 29, 1920. Mr. Sinclair (Antigonish). *Not printed.*
- 101a. Return showing the details of the expenditure of \$1,372,079.82 made in the area covered by both the Antigonish and North Sydney Branches of the Department of Public Works during the five years subsequent to January 1, 1912. Presented April 7, 1920. Mr. Sinclair (Antigonish). *Not printed.*
102. Return to an Order of the House of the 22nd of March, 1920, for a copy of all correspondence relating to the public cross-road between Ste.-Catherine and Tadoussac. Presented March 29, 1920. Mr. Savard. *Not printed.*
103. Return to an Order of the House of the 29th March, 1920, for a Return showing:—(a) the total production of coal in Canada during the past ten years (b) how much of said coal was anthracite (c) the total importation of coal into Canada during the same period (d) how much of same was anthracite (e) the total exportation of coal from Canada during the past ten years and (f) how much of this total was anthracite. Presented March 31, 1920. Mr. Archambault. *Not printed.*
104. Return to an Order of the House of the 10th March, 1920, for a Return showing:—1. What amount of money has been expended by the Government during the years 1918-19-20 in providing seed grain for settlers in the Lethbridge and Calgary land districts respectively. 2. What amount of money has been expended by the Government as its share of the freight charges in providing feed for live stock in Southern Alberta in the years 1918-19-20. Presented April 6, 1920. Mr. Buchanan. *Not printed.*
105. Return to an Order of the House of the 15th March, 1920, for a Return showing for each of the fiscal years 1891, 1896, 1901, 1906, 1911, 1914, 1915, 1916, 1917, 1918, 1919 and estimated 1920 (a) Total revenue of the Dominion (b) Expenditure chargeable to Consolidated Fund (c) Expenditure chargeable to capital (d) Total expenditure (e) Estimated population (f) Total revenue per head of population (g) Expenditure per head chargeable to Consolidated Fund, and (h) Total expenditure per head. Presented March 6, 1920. Mr. Fielding. *Not printed.*
106. Return to an Order of the House of the 22nd March, 1920, for a Return showing:—1. The total amount of the gross consolidated debt of Canada on the 28th of February, 1920. 2. Total amount of the net consolidated debt of Canada on the same date. 3. Total amount of the assets of the consolidated debt of Canada on the said date. 4. Total amount of the yearly interest payable on the gross consolidated debt of Canada on the said date. 5. Total amount of yearly interest or revenue received or collected by Canada in respect to the property or securities constituting the assets of the public debt. 6. Total amount of the floating debt of Canada on the 28th of February, 1920. 7. Total amount of yearly interest payable on the floating debt of Canada on the said date. Presented April 6, 1920. Mr. Parent. *Not printed.*
107. Return to an Order of the House of the 24th March, 1920, for a copy of the correspondence between the Minister of Lands and Forests of the Province of Quebec and the Soldiers' Settlement Board. Presented April 6, 1920. Mr. Gauvreau. *Not printed.*
108. Return showing:—1. What loans have been negotiated by the Dominion Government since 1911. 2. The distinctive name of each loan and its amount. 3. Of the said loans, which were (a) foreign, (b) British, and (c) Canadian. Presented April 7, 1920. Mr. Casgrain. *Not printed.*
109. Return to an Order of the House of the 19th March, 1919, for a return showing the total cost and general expense of the 1918 Victory Loan, including detailed statements of the amounts paid to brokers, banks, newspapers, advertising agencies, and all other persons, corporations, firms and agencies to whom payments were made, giving the names of such persons, banks, newspapers, agencies or firms in each case. Presented April 7, 1920. Mr. Blake. *Not printed.*
110. Report of the Explosives Division of the Department of Mines for the year 1919. The Senate. *Not printed.*
111. Return to an Order of the House of the 22nd March, 1920, for a Return showing the number of persons or corporations paying and the aggregate amount paid by each group by way of Dominion Income Tax in the City of Toronto during the fiscal years 1917 and 1918 whose assessed income was over \$1,500, \$6,000, \$10,000, \$20,000, \$30,000, \$50,000, \$100,000. Presented April 12, 1920. Mr. Kennedy. *Not printed.*
112. Return showing:—1. Number of post offices on the north shore of the St. Lawrence from Tadoussac to Esquimaux Point. 2. Names, postal addresses and the date of appointment of each of these postmasters. Presented April 12, 1920. Mr. Savard. *Not printed.*
113. Return to an Order of the House of the 25th March, 1920, for a Return showing how many houses have been commenced, and how many finished, under the legislation of a year ago. Presented April 13, 1920. Mr. Clark (Red Deer). *Not printed.*
114. Copy of Resolutions of thanks passed by the British House of Commons to the Forces engaged in the late War, and embodying thanks to the troops from the Dominions overseas for their services during the said war. Presented by Hon. Mr. Rowell, April 13, 1920. *Not printed.*

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115. Return to an Order of the House of the 31st March, 1920, for a copy of all correspondence, Orders in Council, reports and all other documents respecting the apportionment of expenses on the League of Nations and the payment of the sum of \$64,043 15 on February 13th, 1920, as Canada's share of such expense. Presented April 13, 1920. Mr. Fielding. *Not printed.*
116. Return to an Order of the House of the 15th March, 1920, for a copy of all papers, documents, telegrams, correspondence and reports made between the Department of Naval Service and the Inspector of Fisheries in Prince Edward Island or any other party or parties regarding the sale of the lobster hatchery at Charlottetown, P.E.I. Presented April 15, 1920. Mr. Sinclair (P.E.I.). *Not printed.*
117. Return to an Order of the House of the 19th March, 1919, for a Return showing:—1. The number of vessels belonging to the Canadian Government in the Canadian Naval Service during the war. 2. Their names. 3. The number of vessels employed in the work of the Canadian Naval Service rented or chartered during the period of the war. 4. Their names. Presented April 15, 1920. Mr. Deslauriers. *Not printed.*
118. Return to an Order of the House of the 24th March, 1919, for a Return showing the number of commutation of sentences accorded by the Department of Justice to prisoners condemned to be hanged, where the crimes were committed, and the sentence imposed after commutation, within the last four years. Presented April 15, 1920. Mr. Casgrain. *Not printed.*
119. Return to an Order of the House of the 10th March, 1920, for a Return showing:—1. Number of persons discharged from the Government Printing Bureau and Department of Public Printing and Stationery from 1st January, 1919, to 1st March, 1920. 2. Upon whose recommendation and report dismissals were made. 3. Whether the King's Printer or Assistant King's Printer recommended the persons to be dismissed. 4. Whether the report of dismissal was in writing. 5. What qualifications the person or persons had who investigated the respective cases for dismissal, what investigation was made by them and whether their conclusions are reduced to writing. Presented April 15, 1920. Mr. Frapp. *Not printed.*
120. Return to an Order of the House of the 24th March, 1920, for a copy of all letters, telegrams, correspondence, and other papers in the possession of the Government, in connection with the transfer of mail bags from the C.P.R. mail car to the mail car of the Quebec, Montreal and Southern Railway Company, and from the latter to the former, at Ibterville Junction, during the period extending from the month of November, 1917, to the month of April, 1918. Presented April 16, 1920. Mr. Demers. *Not printed.*
121. Return to an Order of the House of the 31st March, 1920, for a copy of all telegrams, papers, letters and correspondence with reference to the application for naturalization of Professor F. V. Riethdorf, alias Frederick Edwards, 205 Scott Block, Winnipeg, also for copies of all correspondence to date with reference to the resignation of the said F. V. Riethdorf, alias Frederick Edwards, from the employ of the Department of State and in particular correspondence with the President of the Privy Council, Controller McLean and Mr. A. Brophy of the said Department. Presented April 16, 1920. Mr. Power. *Not printed.*
122. Return to an Order of the House of the 22nd March, 1920, for a Return showing:—1. Number of chartered banks in Canada in 1880. 2. Number of chartered banks in Canada at the present time. 3. What profits, as shown by their annual statements, were made by each of the chartered banks in the years 1911, 1912, 1913, 1914, 1915, 1916, 1917, 1918 and 1919. 4. What taxes each paid to the Federal Treasury in each of the above years. 5. What amount, not being interest on money borrowed, the Federal Government paid to each chartered bank in each of the years 1914, 1915, 1916, 1917, 1918 and 1919 for service rendered. 6. The paid up capital of each bank, and its reserve. Presented April 16, 1920. Mr. Ross. *Not printed.*
123. Copy of all correspondence, papers, documents and telegrams, concerning the amelioration of conditions among the Indians and Eskimos inhabiting the east coast of James and Hudson Bays, from East Main River in the south to Hudson Straits in the north, showing what has been and is being done to provide emergency relief, medical attention, administration of Justice, industrial training, introduction of reindeer treaty rights, securing of adequate prices for their furs, and any other matter in the interests of these people. The Senate. *Not printed.*
124. Return to an Order of the House of the 15th April, 1920, for a Return showing:—1. What the value in Canadian currency of the British pound sterling was on the first of the months of November and December, 1914, on the first of all the months of the years 1915, 1916, 1917, 1918, and on the first of January and February, 1919. 2. During the years 1914, 1915, 1916, 1917 and 1918, whether the officers and men of the Canadian Expeditionary Force were paid in accordance with the rates of exchange prevailing at the various times at which payments were made to them, and if not, at what rate or rates. 3. What was done in this respect with payments made to interned Canadian soldiers, and at what rate or rates their pay was converted into the currencies of the countries in which they were interned. Presented April 19, 1920. Mr. McMaster. *Not printed.*
125. Return to an Order of the House of the 12th April, 1920, for a Return showing:—1. How much, if any, of the Federal Emergency Fund for the re-establishment of the returned soldier was overpaid or inadvertently paid to those not entitled to it under the regulations. 2. How much of this amount has been recovered. 3. How many prosecutions have been instituted for this recovery. 4. What the decision has been in each case. 5. Whether it is the intention of the Government to undertake any further action in cases of this nature. Presented April 19, 1920. Mr. Chisholm. *Not printed.*
126. Return to an Order of the House of the 12th May, 1919, for a Return showing:—1. Whether prosecutions were authorized by the Government against parties in the Province of Nova Scotia for neglecting to place War Revenue Stamps upon packages of Proprietary or Patent Medicine before the sale thereof, as required by the War Revenue Act, 1915. 2. Person or persons appointed to institute these prosecutions. 3. Number of prosecutions, if any brought. 4. Names of solicitors designated by the Government to conduct them. 5. Terms of said solicitors' appointment. 6. Gross amount of fines imposed. 7. In what counties in Nova Scotia such prosecutions were brought. 8. Who recommended the appointment of such Prosecutors and Solicitors. Presented April 19, 1920. Mr. Sinclair (Antigonish). *Not printed.*
127. Copy of Order in Council P.C. 395, dated 18th February, 1920, in respect to the organization of an Air Force in Canada. Presented by Hon. Mr. Sifton, April 19, 1920. *Not printed.*
128. Return showing:—1. For what purposes the special Trade Commission of the overseas branch of the Department of Trade and Commerce has been created, and how the purposes are to be accomplished. 2. Who is in charge thereof, and his salary. 3. If publicity for Canadian production is sought, who has received the appointment

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- of publicity expert, and what the proposed remuneration is for such. 4. What suras, annually or otherwise, are paid by Canada to the British newspaper known as *Canada*, and what sums to the *Canada Gazette*? Presented April 19, 1920. Mr. McMaster *Not printed.*
129. Return to an Order of the House of the 7th April, 1919, for a copy of the correspondence exchanged between F. X. Gagnon, Port Daniel East, Quebec, and the Department of Justice, regarding the Military Exemption Tribunal which sat at that place. Presented April 20, 1920. Mr. Marcell (Bonaventure) *Not printed.*
130. Return to an Order of the House of the 29th September, 1919, for a copy of all telegrams, letters, contracts and plans, passed between the Commission of the Transcontinental Railway, or the Government and the City of Quebec, the different transport companies, the Harbour Commission of Quebec or any other persons, corporations or companies from 1910 to date, concerning the construction of a railway station at the Champlain Market in the city of Quebec, also the construction, in the said city, of wharves, docks, elevators to facilitate the transport of grain from the West via the Port of Quebec. Presented April 20, 1920. Mr. Parent *Not printed.*
- 130a. Return to an Order of the House of the 5th May, 1920, for a copy of all documents, contracts and correspondence relating to the negotiations between the City of Quebec and the Transcontinental Railway regarding the Champlain market site and the proposed docks and grain elevators situated along the front of the St. Lawrence river, Quebec. Presented May 18, 1920. Mr. Power *Not printed.*
131. Return to an Order of the House of the 29th September, 1919, for a copy of all documents, letters, and plans, submitted by the Harbour Commission of Quebec since 1910 to date, concerning the construction of wharves, docks, elevators, cold storage, terminal facilities in the Port of Quebec, for the transport by land and water. Presented April 21, 1920. Mr. Parent *Not printed.*
132. Return showing:—1. Minimum and maximum salary being paid to postmasters. 2. By what method the minimum and maximum salary of postmasters is determined. 3. Whether postmasters receive a bonus on account of the high cost of living. 4. If not, why. 5. Minimum and maximum salary being paid to rural mail carriers. 6. Whether the Government has fixed a maximum rate per mile to apply to rural mail routes. 7. How the salary of rural mail carriers is determined. 8. Whether rural mail carriers receive a bonus on account of the high cost of living. 9. If not, why. 10. Minimum and maximum salary being paid to letter carriers. 11. Whether letter carriers receive a bonus. 12. If so, how much. Presented April 21, 1920. Mr. Kennedy (Glengarry) *Not printed.*
133. Return showing:—1. Number of persons employed in the province of Quebec in connection with the work of the Soldiers' Settlement Board. 2. Their names and post office addresses. 3. Salary or remuneration each one is drawing. 4. Whether any of these employees are allotted to certain constituencies. 5. If so, what persons are allotted to the various constituencies, and to what constituencies. Presented April 26, 1920. Mr. Tobin *Not printed.*
134. Return to an Order of the House of the 31st March, 1920, for a copy of all letters, telegrams and other correspondence that has passed between one George Carvill, of the City of St. John, formerly City Ticket Agent for the Canadian Government Railway (formerly Intercolonial Railway) at the said City of St. John, and any and all others for and on behalf of the said George Carvill and the Minister of Railways and Canals, Deputy Minister or any other Ministers of the Government or any general manager, assistant manager, superintendent or other officials of the Canadian Government Railway in reference to the dismissal of the said George Carvill from said railway on the 30th day of April, A.D. 1917, and the request of the said George Carvill for an investigation under oath before an independent tribunal into the causes for his dismissal and the refusal of the management of the said railway to grant such an investigation. Presented April 27, 1920. Mr. Copp *Not printed.*
135. Return to an Order of the House of the 22nd March, 1920, for a copy of all documents, letters, telegrams and other correspondence in the hands of the Government concerning the proposed railway between St. Camille, County of Bellechasse, and Cabano, County of Temiscouata. Presented April 27, 1920. Mr. Fafard *Not printed.*
136. Return to an Order of the House of the 22nd March, 1920, for a copy of the Report made by the Board of Railway Commissioners for Canada, on the application of the Canadian Pacific and Grand Trunk Railway Companies, on behalf of themselves and other railways carrying His Majesty's mail in Canada, asking that fair and reasonable rates be fixed by the Board for the carriage of mails pursuant to the reference of the matter to the Board by Order in Council, P.C., dated March 7, 1917, for the determination as to the accuracy or inaccuracy of the claim made by the railway companies, that these rates are inadequate, and, if it is found that the present rates are inadequate to determine as the result of evidence to be submitted by the Post Office Department and the railway companies interested what would be a fair rate of payment for the service. Also a copy of all correspondence between members of the Government or any officials thereof and the Board of Railway Commissioners or any officials thereof in reference to the report mentioned above. Presented April 27, 1920. Mr. Bureau *Not printed.*
- 136a. Return to an Order of the Senate dated April 28, 1920, for a Return of the evidence and other proceedings submitted before the Dominion Railway Commission at the sessions at Ottawa on October 3, 1911, November 7, 1911, and March 18, 1919, relating to freight rates and all matters before said Board on said rates. 2. A copy of the report made by said Board to the Government as the result of said investigations. 3. A copy of the postal rate agreement or agreements existing between the Government and the railway companies for parcel post service, including a statement or copy of the rates charged by the Government railways. 4. A copy of the report made by the Dominion Railway Board to the Government on the contracts between the Government and the railway companies as to the rates charged for the postal services. 5. Does the said report show (or is the Government aware) that the rates fixed and paid are less than it cost the railway companies to perform the services. 6. What quantity of mail is carried annually by parcel post. 7. How much of it is carried for mail order houses—distinguishing quantities by provinces. 8. What are the postal rates charged for parcel post packages: (a) to the public. (b) to mail order houses. 9. Do these rates pay the full cost of transportation. If not, what is the loss. 10. If there is a loss how is it provided for? 11. Does the Government intend to make a change in the parcel post rates. If so, what. The Senate. *Not printed.*
137. Return to an Order of the House of the 12th April, 1920, for a Return showing at the end of the fiscal year 1910, and each subsequent year, the total assets of Canada, the amount received in each year as interest or other income from such assets, and the average rate of interest or other income so received in each year. Presented April 28, 1920. Mr. Fielding *Not printed.*

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138. Return to an Order of the House of the 10th March, 1920, for a Return showing:—1. The total amount of commission charges paid to brokers and agents in connection with the last Victory Loan. 2. What amounts have been paid to each of the said brokers and agents. 3. Whether any of the said commission charges have not yet been paid. 4. If so, whose accounts they are, and for what reason they have not been paid. Presented April 28, 1920. Mr. Archambault. *Not printed.*
139. Return showing:—1. Names of the so-called experts employed by the Arthur Young Company to classify the employees of the various departments, and which department or departments did each such expert classify. 2. The ages, nationality educational, and practical qualification, including positions previously held, with special reference to classification work, of each such expert. 3. (a) Cost to the Government for the services of each such expert; (b) what is the cost to the Arthur Young Company of the services of each expert. Have they been paid in Canadian or American money. 4. How many Deputy Ministers have approved the classification of their departments. 5. Whether the Arthur Young Company pay an income or business tax in Canada. 6. In case of difference of opinion respecting classification between the so-called experts and the Civil Service Commission whose opinion prevails. Presented April 28, 1920. M. Gauvreau *Not printed.*
140. Return to an Order of the House of the 14th April, 1920, for a copy of all reports, letters, petitions or documents referring to claims for damages on behalf of innocent victims who, during the so-called Quebec riots of 1918, have either been killed or wounded by the soldiers of His Majesty. Presented April 29, 1920. Mr. Parent. *Not printed.*
141. Return to an Order of the Senate dated April 18, 1918, for a Return showing:—The amount paid in each year since 1900 inclusive, for (a) reporting, (b) translating, (c) typewriting, and (d) printing proceedings before Commission of Inquiry and all other investigations for or on behalf of the Government or any Department thereof, in English and in French respectively, the names of the persons under (a), (b) and (c) to whom such payments were made, the amount paid to each as salary or other compensation, and the amount paid on account of each such person for travelling and living expenses. The Senate *Not printed.*
142. Return to an Order of the Senate, dated April 16, 1918, for a Return referring to Return of the Senate (No. 7, August 23, 1917, re officers 78th Regiment, Highlanders of Pictou County, Nova Scotia):—1. (a) Giving the names of the officers mentioned in the said Return who served with the overseas forces at the fighting front since said Return was compiled. (b) The unit and date each one so served. (c) The number who became casualties, and when. 2. The location, connection and rank of each of the officers mentioned in said Return in the overseas forces at the present time. The Senate *Not printed.*
- 142a. Supplementary Return to an Order of the Senate dated April 16, 1918, for a Return referring to Return of the Senate (No. 7, August 23, 1917, re officers 78th Regiment, Highlanders of Pictou County, Nova Scotia):—1. (a) Giving the names of the officers mentioned in the said Return who served with the overseas forces at the fighting front since said Return was compiled. (b) The unit and date each one so served. (c) The number who became casualties, and when. 2. The location, connection and rank of each of the officers mentioned in said Return in the overseas forces at the present time. The Senate *Not printed.*
143. Copy Declaration by the Supreme Council of the Peace Conference on the Economic Conditions of the World. The Senate *Not printed.*
144. Return showing:—1. Whether the Government pays the expenses of an office in Toronto for A. V. White, consulting engineer of the Conservation Commission. 2. If so, what expenses for said office it paid in the fiscal year 1919-20, including rent, salaries of assistants, travelling expenses, etc. 3. What relation, if any, the said A. V. White is to James White, Deputy Head of the Conservation Commission. 4. If any other relatives of its Deputy Head were employed by the Conservation Commission in the past fiscal year, their names, what positions they fill and what salaries were paid them. 5. Whether it is the practice of the Government to maintain offices for all its consulting engineers. 6. Whether it is the intention of the Government to continue to defray the expenses of the Toronto office of the said A. V. White. 7. If the said A. V. White was employed by the Department of Public Works, what was the last year he was so employed and what remuneration he was paid. 8. At what annual salary rate he is being paid by the Conservation Commission for 1920-21. 9. What reports, if any, by A. V. White, other than reports on water-powers and hydro-electric conditions, the Conservation Commission has published. 10. Whether A. V. White holds the degree of Electrical Engineer from a recognized university. 11. Name of the Hydro-Electric Engineer of the Conservation Commission. 12. What degrees he holds and what practical experience he has had. 13. What annual salary he is paid. Presented May 3, 1920. Mr. Casgrain. *Not printed.*
145. Return showing:—1. How many farms in each constituency in the province of Quebec were purchased by returned soldiers under the provisions of the Soldiers' Settlement Act. 2. The names of the buyers and sellers of each of the said farms. 3. The price paid for each of these farms. 4. Who visited each of the said farms on behalf of the Government. 5. What assistance was given by the Government in connection with each purchase. Presented May 3, 1920. Mr. Tobin *Not printed.*
146. Return to an Order of the House of the 19th April, 1920, for a Return showing:—1. Whether there was any printing done for the Government outside of the Printing Bureau during the years 1918-1919. 2. If so, by whom. 3. Addresses of persons or firms to whom such printing was given. 4. Amount paid for this outside printing, in each case, in 1918-19. Presented May 4, 1920. Mr. Dechesne *Not printed.*
147. Return to an Order of the House of the 19th April, 1920, for a Return showing:—1. Amounts loaned or credits given by the Government of Canada: (a) to Greece; (b) to Rumania. 2. The dates these loans were granted or credits given: (a) to Greece; (b) to Rumania. 3. The nature of merchandises purchased by the Government of Canada and charged in each case: (a) to Greece; (b) to Rumania. 4. The names of commercial firms or persons from whom said goods were so purchased, specifying: (a) the nature of goods in each case; (b) the amounts paid by the Government to these firms or persons in each case and also the date of these payments. Presented May 5, 1920. Mr. Archambault *Not printed.*
148. Return to an Order of the House of the 10th March, 1920, for a copy of all telegrams, petitions, letters and documents of all kinds sent to the Post Office Department referring in any way to the mail route and mail service between Mahoub, N.S., and Whyocomagh, N.S. Presented May 5, 1920. Mr. Chisholm *Not printed.*

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149. Return to an Order of the House of the 31st March, 1920, for a copy of all correspondence, reports and other documents in any way referring to a proposed change in the site of Beatonville Post Office, Inverness County, N.S. Presented May 5, 1920. Mr. Chisholm *Not printed.*
150. Return showing:—1. How many persons are employed on the staff of the Civil Service Commission. 2. Their names. 3. The respective salaries of said persons. Presented May 6, 1920. Mr. Hoeken *Not printed.*
151. Return to an Order of the House of the 26th April, 1920, for a return showing the total quantity in gallons, of spirituous liquors imported into Canada during the years 1913, 1914, 1915, 1916, 1917, 1918 and 1919; and also showing the value in money of the said imports during the same years. Presented May 10, 1920. Mr. Archambault *Not printed.*
152. Return to an Order of the House of the 3rd May, 1920, for a copy of all correspondence and reports concerning the dismissal of Mr. Elisée Parent, inspector of Inland Revenue, the 6th of September, 1916 (file No. 111085). Presented March 10, 1920. Mr. Rinfret *Not printed.*
- 152^a. Supplementary Return to an Order of the House of the 3rd May, 1920, for a copy of all correspondence and reports concerning the dismissal of Mr. Elisée Parent, inspector of Inland Revenue, the 6th of September, 1916 (file No. 111085). Presented May 17, 1920. Mr. Rinfret *Not printed.*
153. Return to an Order of the House of the 10th March, 1920, for a copy of all correspondence between the Dominion Government or any member thereof and the Dominion Manufacturers' Association or any manufacturer, relating to appeals from the Supreme or other courts in regard to validity of certain Dominion or Provincial Acts and Provincial Licenses whereby the Dominion Government undertook to give financial aid to said manufacturers for said appeals, as shown in the *Financial Times*, Montreal, of the 21st February, 1920. Presented May 10, 1920. Mr. Devlin *Not printed.*
154. Return to an Order of the House of the 19th April, 1920, for a Return showing:—1. Number of translators employed by the Senate, House of Commons and the different departments of the Government, and number employed by each department. 2. Number employed permanently. 3. Number engaged for the session only. 4. Total annual cost of the translation service. 5. Whether any translation was done outside of Ottawa during the fiscal year ending 31st March, 1919. 6. If so, in how many instances, and what rate was paid per page of printed matter. Presented May 10, 1920. Mr. Hoeken *Not printed.*
155. Return to an Order of the House of the 5th May, 1920, for a copy of a letter from the Board of Trade of the City of Quebec to the Minister of Trade and Commerce, dated October 24, 1919, concerning the new policy adopted by the Ocean Mail Steamers of not stopping at Quebec in their outward voyage, and a copy of the answer to said letter. Presented May 10, 1920. Mr. Lapointe *Not printed.*
156. Return to an Order of the House of the 29th April, 1920, for a Return showing:—1. Name of each official and clerk in the Fisheries Branch at Ottawa who will be in receipt of a salary of \$1,800 or over during the fiscal year 1920-21. 2. Salary of each such official and clerk during the fiscal years 1916-17, 1917-18, 1918-19 and 1919-20. 3. Minimum and maximum salary of each such official and clerk as at present fixed by the classifying experts of the Civil Service Commission. 4. What the salary of each such official and clerk will be during the fiscal year 1920-21. 5. What practical experience or direct connection, if any, each such official and clerk has had in or with the fishing industry; the nature of such experience or connection and the number of years it covers. 6. What position each such official and clerk, who has had no practical experience in or direct connection with the fishing industry, filled or what duties he performed on first becoming attached to the Fisheries Branch. 7. Present duties and responsibilities of each such official or clerk. Presented May 10, 1920. Mr. Duff *Not printed.*
157. Return to an Order of the House of the 3rd May, 1920, for a copy of all correspondence, telegrams, and other documents exchanged between Dr. L. W. McNutt, Vancouver, B.C., and the Department of Soldiers' Civil Re-establishment, Sir Robert Borden and the Director of Medical Services of the Soldiers' Civil Re-establishment, with reference to claim for \$2,590.72 by the said Dr. McNutt against the above mentioned department, and also with reference to the resignation or dismissal of the said Dr. McNutt from the department in question. Presented May 11, 1920. Mr. Power *Not printed.*
158. Return to an Order of the House of the 17th March, 1920, for a Return showing:—1. Number of employees in the inside service of the Labour Department. 2. How many are males. 3. How many are females. 4. How many males are French. 5. How many females are French. 6. How many males are Protestants. 7. How many females are Protestants. Presented May 11, 1920. Mr. Hoeken *Not printed.*
- 158^a. Return to an Order of the House of the 17th March, 1920, for a Return showing:—1. Number of employees in the inside service of the Post Office Department. 2. How many are males. 3. How many are females. 4. How many males are French. 5. How many females are French. 6. How many males are Protestants. 7. How many females are Protestants. Presented May 11, 1920. Mr. Hoeken *Not printed.*
- 158^b. Return to an Order of the House of the 17th March, 1920, for a Return showing:—1. Number of employees in the inside service of the Secretary of State Department, including the Printing Bureau. 2. How many are males. 3. How many are females. 4. How many males are French. 5. How many females are French. 6. How many males are Protestants. 7. How many females are Protestants. Presented May 11, 1920. Mr. Hoeken *Not printed.*
158. Return to an Order of the House of the 12th April, 1920, for a Return showing:—1. Number of persons employed by the Civil Service Commission. 2. How many are males. 3. How many are females. 4. How many males are French. 5. How many females are French. 6. How many males are Protestants. 7. How many females are Protestants. Presented May 11, 1920. Mr. Hoeken *Not printed.*
- 158^d. Return to an Order of the House of the 17th March, 1920, for a Return showing:—1. Number of employees in the inside service of the Department of Interior. 2. How many are males. 3. How many are females. 4. How many males are French. 5. How many females are French. 6. How many males are Protestants. 7. How many females are Protestants. Presented May 11, 1920. Mr. Hoeken *Not printed.*
- 158^e. Return to an Order of the House of the 17th March, 1920, for a Return showing:—1. Number of employees in the inside service of the Marine and Fisheries Department. 2. How many are males. 3. How many are females. 4. How many males are French. 5. How many females are French. 6. How many males are Protestants. 7. How many females are Protestants. Presented May 11, 1920. Mr. Hoeken *Not printed.*

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- 158*f*. Return to an Order of the House of the 22nd March, 1920, for a Return showing:—1. Number of employees in the inside service of the Finance Department including the Insurance Branch. 2. How many are males. 3. How many are females. 4. How many males are French. 5. How many females are French. 6. How many males are Protestants. 7. How many females are Protestants. Presented May 11, 1920. Mr. Tobin *Not printed.*
- 158*g*. Return to an Order of the House of the 17th March, 1920, for a Return showing:—1. Number of employees in the inside service of the Department of Trade and Commerce. 2. How many are males. 3. How many are females. 4. How many males are French. 5. How many females are French. 6. How many males are Protestants. 7. How many females are Protestants. Presented May 11, 1920. Mr. Hocken *Not printed.*
- 158*h*. Return to an Order of the House of the 17th March, 1920, for a Return showing:—1. Number of employees in the inside service of the Militia Department. 2. How many are males. 3. How many are females. 4. How many males are French. 5. How many females are French. 6. How many males are Protestants. 7. How many females are Protestants. Presented May 17, 1920. Mr. Hocken *Not printed.*
159. Return to an Order of the House of the 26th April, 1920, for a Return showing:—1. What institutions are at present under the jurisdiction and management of the Department of Soldiers' Civil Re-establishment. 2. Number of patients in each institution. 3. Number of employees in each institution. 4. Cost per year of each institution. Presented May 12, 1920. Mr. Pardee *Not printed.*
160. Fifth Annual Report of the Board of Directors of the Canadian Northern Railway System, for the year ended December 31, 1919. Presented by Hon. Mr. Reid, May 12, 1920. *Printed for sessional papers only.*
161. First Annual Report of the Board of Directors of Canadian Government Merchant Marine, Limited. Presented by Hon. Mr. Reid, May 12, 1920 *Printed for sessional papers only.*
162. Return to an Order of the House of the 12th May, 1920, for a Return showing:—1. Sales of military and other supplies made by the War Purchasing Commission in each of the years 1917, 1918 and 1919, and amount of money obtained for these supplies in each of the above years. 2. Whether these supplies were sold by tender, by advertisement, or at public auction. 3. How military supplies, including rugs, furniture, etc., at Camp Borden were sold, who the purchasers were and what prices were received for the various articles. Presented May 14, 1920. Mr. Ross *Not printed.*
163. Return to an Order of the House of the 19th April, 1920, for a copy of all papers, letters, correspondence between the Department of Justice or any of its officers and the Civil Service Commission or any of its members with reference to the promotion of the Secretary to the Deputy Minister of Justice in 1919 and 1920. Presented May 14, 1920. Mr. Cahill *Not printed.*
164. Return to an Order of the House of the 24th March, 1920, for a copy of all correspondence and telegrams between the Dominion Government and the Alberta Government relating to irrigation development in Alberta, and more particularly to Lethbridge Northern Irrigation District. Presented May 17, 1920. Mr. Buchanan *Not printed.*
165. Return to an Order of the House of the 5th May, 1920, for a Return showing the names of all persons who have passed the Civil Service examinations from the province of Prince Edward Island in 1917, 1918 and 1919, showing: (a) the grade for which they passed; (b) the number of marks made by each; (c) those who are returned soldiers; (d) those who have received an appointment, with the name of their position. Presented May 17, 1920. Mr. Sinclair (P.E.I.) *Not printed.*
166. Return to an Order of the House of the 12th April, 1920, for a Return showing:—1. Number of Civil Service Investigating Commissions appointed since the 1st of January, A.D. 1895. 2. On what respective dates said Commissions were appointed, what number of Commissioners comprised each Board, their names and their home addresses. 3. How long each Board was engaged on such inquiry and how much was paid to each. 4. Whether there is any Board or any Member of a past or present Board now engaged in connection with the Civil Service inquiry or classification of the Civil Service, other than the regular Civil Service Commission of which Honourable Doctor Roche is the Chairman. 5. What amount or amounts were paid by the Government to the Civil Service Classification Commissioners during the time from 1st January, 1916, to and including the 15th of March, A.D. 1920, what amounts were paid to each of the said Classification Commissioners and on what dates. Presented May 17, 1920. Mr. McKenzie *Not printed.*
167. Return to an Order of the House of the 17th May, 1920, for a Return showing:—1. Number of married women whose husbands did not serve in the Canadian Expeditionary Force who are in the pay of various Government departments at Ottawa. 2. Whether it is a fact that the Department of Immigration has in its employ a lady at a salary of \$300 per month. 3. Whether this lady is the wife or mother of a returned soldier, and whether any effort was made at the time of her employment to secure the services of a war widow or dependent. 4. Whether this lady's husband is in the employ of the Government or of one of the provincial governments. 5. Whether it is a fact that the daughters of several departmental heads are employed by their fathers in Government service and that in such cases these young ladies hold positions which could be well filled with men who have been trained by the Department of Soldiers' Civil Re-establishment for the Civil Service but are unable to secure appointments. Presented May 19, 1920. Mr. Andrews *Not printed.*
168. Copy of Order in Council, P.C. 1595, dated 31st July, 1919: Appointment of Victory Loan Special Committee in connection with the stabilizing of the Victory Loan of 1917. Presented by Sir George Foster, May 20, 1920. *Not printed.*
169. Reports submitted by the Officer in charge of the Canadian War Records Office, London, England, to the Right Honourable Sir Robert L. Borden, G.C.M.G., M.P., Prime Minister of Canada; and to the Honourable Sir Edward Kemp, K.C.M.G., M.P., Minister, Overseas Military Forces of Canada, 1916-1919, with which is included a Report of the Executive Committee of the Canadian War Memorials Fund. Presented by Sir Robert Borden, May 20, 1920. *Not printed.*
170. Return to an Order of the House of the 19th May, 1920, for a Return showing:—1. Number of persons employed in the Department of Indian Affairs in Ottawa. 2. Their names and salaries. Presented May 21, 1920. Mr. Hocken *Not printed.*
- 170*a*. Return to an Order of the House of the 19th May, 1920, for a Return showing:—1. Number of persons employed in the Department of Labour in Ottawa. 2. Their names and salaries. Presented May 21, 1920. Mr. Hocken *Not printed.*

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- 170b. Return to an Order of the House of the 19th May, 1920, for a Return showing:—1. Number of persons employed in the Department of Marine in Ottawa. 2. Their names and salaries. Presented May 21, 1920. Mr. Hocken. *Not printed.*
- 170c. Return to an Order of the House of the 19th May, 1920, for a Return showing:—1. Number of persons employed in the Department of Public Archives in Ottawa. 2. Their names and salaries. Presented May 26, 1920. Mr. Hocken. *Not printed.*
- 170d. Return to an Order of the House of the 19th May, 1920, for a Return showing:—1. Number of persons employed in the Department of Trade and Commerce in Ottawa. 2. Their names and salaries. Presented May 26, 1920. Mr. Hocken. *Not printed.*
- 170e. Return to an Order of the House of 19th May, 1920, for a Return showing:—1. Number of persons employed in the Department of the Secretary of State in Ottawa. 2. Their names and salaries. Presented May 31, 1920. Mr. Hocken. *Not printed.*
- 170f. Return to an Order of the House of 19th May, 1920, for a Return showing:—1. Number of persons employed in the Department of Mines in Ottawa. 2. Their names and salaries. Presented May 31, 1920. Mr. Hocken. *Not printed.*
- 170g. Return to an Order of the House of the 19th May, 1920, for a Return showing:—1. Number of persons employed in the Department of Naval Service in Ottawa. 2. Their names and salaries. Presented May 31, 1920. Mr. Hocken. *Not printed.*
- 170h. Return to an Order of the House of the 19th May, 1920, for a Return showing:—1. Number of employees in the Department of Justice in Ottawa. 2. Their names and salaries. Presented May 31, 1920. Mr. Hocken. *Not printed.*
- 170i. Return to an Order of the House of the 19th May, 1920, for a Return showing:—1. Number of persons employed in the Department of the Interior in Ottawa. 2. Their names and salaries. Presented June 2, 1920. Mr. Hocken. *Not printed.*
- 170j. Return to an Order of the House of the 19th May, 1920, for a Return showing:—1. Number of persons employed in the Department of Railways and Canals in Ottawa. 2. Their names and salaries. Presented June 8, 1920. Mr. Hocken. *Not printed.*
- 170k. Return to an Order of the House of the 19th May, 1920, for a Return showing:—1. Number of persons employed in the Department of Public Works in Ottawa. 2. Their names and salaries. Presented June 10, 1920. Mr. Hocken. *Not printed.*
- 170l. Return to an Order of the House of the 19th May, 1920, for a Return showing:—1. Number of persons employed in the Department of Soldiers' Civil Re-establishment in Ottawa. 2. Their names and salaries. Presented June 14, 1920. Mr. Hocken. *Not printed.*
- 170m. Return to an Order of the House of 19th May, 1920, for a Return showing:—1. Number of persons employed in the Department of Public Printing. 2. Their names and salaries. Presented June 17, 1920. Mr. Hocken. *Not printed.*
- 170n. Return to an Order of the House of 19th May, 1920, for a Return showing:—1. Number of persons employed in the Department of Public Health. 2. Their names and salaries. Presented June 17, 1920. Mr. Hocken. *Not printed.*
- 170o. Return to an Order of the House of the 19th May, 1920, for a Return showing:—1. Number of employees in the Post Office Department in Ottawa. 2. Their names and salaries. Presented June 18, 1920. Mr. Hocken. *Not printed.*
171. Also,—Return to an Order of the House of the 5th May, 1920, for a copy of a letter signed by twenty-two Senators and Members of the House of Commons representing the Provinces of Alberta, Saskatchewan and Manitoba, addressed to Sir Robert L. Borden, Prime Minister of Canada, dated September, 1919, recommending the shipment of grain by rail via Quebec; also a copy of the answer to such letter as well as the letters sent by J. T. Ross, Esq., President of the Quebec Board of Trade, to the Minister of Railways and Canals during the months of January and February, 1920, concerning export of wheat via Quebec, and of the letters of the Minister of Railways and Canals in answer thereto. Presented May 21, 1920. Mr. Lapointe. *Not printed.*
172. Return to an Order of the House of the 19th May, 1920, for a Return showing:—1. Who the publishers are of the *Montreal Gazette*. 2. Amounts paid to the Montreal Gazette Publishing Company for each of the last fiscal years by the Dominion Government for (a) advertising, and (b) job printing. Presented May 21, 1920. Mr. Edwards. *Not printed.*
173. Return to an Order of the House of the 7th April, 1920, for a copy of all correspondence, letters and petitions received from the citizens of the Saguenay district and all others in connection with a subsidy from the Department of Trade and Commerce in order to obtain the services of a steamboat ferry between Ste. Catherine and Tadoussac. Presented May 21, 1920. Mr. Savard. *Not printed.*
174. Return to an Order of the House of the 19th March, 1919, for a return showing the names and post office addresses of all postmasters appointed in the Province of Nova Scotia since June 1, 1917, along with a copy of all correspondence with the Post Office Department or with the Civil Service Commission relating to such appointments. Presented May 26, 1920. Mr. Sinclair (Antigonish). *Not printed.*
175. Return to an Order of the House of the 3rd May, 1920, for a copy of the mortgage deeds for the twenty-five and the thirty-five million dollars granted by the Government of Canada to the Canadian Northern Railway Company in 1918 and 1919. Presented May 26, 1920. Mr. Papineau. *Not printed.*
176. Return to an Order of the Senate dated the 4th instant, for a Return showing all correspondence that may have taken place with the British Admiralty, and with the Naval Mission to India and the Dominion, 1919-20, and also a list of shareholders, officers and directors of the Imperial Oil Company. The Senate. *Not printed.*
177. Return to an Order of the Senate dated the 5th instant, for a Return of copies of contracts between any Department or Departments of the Government and the owners of the steamship *Lady Evelyn*, in respect to the carriage of mails, passengers and freight between Pictou, Souris, and the Magdalen Islands; and copies of schedules of rates for such service, if such schedules are in the possession of the Government. The Senate. *Not printed.*

CONTENTS OF VOLUME 10—*Continued.*

- 178.** Return of an Order of the House of the 10th May, 1920, for a Return showing:—1. Whether inspectors in charge of terminal elevators, under the Board of Grain Commissioners, have full authority to inspect grain, as provided for in the Canada Grain Act. 2. If not, why not. 3. If so, whether the inspectors issue the requisite inspection certificates, with their signatures attached thereto, as evidence of such inspection. 4. Whether the Chief Inspector or his immediate assistant, in charge of terminal elevators, has authority to change such inspection, without consent of the inspector directly in charge of a terminal elevator. 5. If so, whether this practice is provided for in the Canada Grain Act. 6. Whether inspection certificates, either inwards or outwards, are signed in blank by an officer under the Board of Grain Commissioners, and then filled in afterwards by a clerk. 7. Whether Western Inspection Certificates are signed in blank by the Chief Inspector or one of his officers, and then filled in by an officer in the Eastern Inspection District. 8. Whether the inward and outward inspection at terminal elevators is identically the same. 9. Whether the Canada Grain Act provides for the inspection of grain into terminal elevators, from steamers and barges. 10. If so, whether the inward or outward inspection governs. 11. How much grain the Government elevator, Port Arthur, has handled from September 1, 1919, to May 1, 1920. 12. How much grain the above elevator handled during the following crop years: 1913-14, 1914-15, 1915-16, 1916-17, 1917-18, 1918-19. 13. Cost per bushel in handling grain in the Government elevator, Port Arthur, for the above crop years, and for the period, September 1, 1919, to May 1, 1920. 14. Whether the above cost includes any provision for interest on investment and management. 15. Revenue per bushel for the above period: (a) including as revenue, money derived from the sale of overages, screenings and scalplings; (b) excluding as revenue, money derived from the sale of overages, screenings and scalplings. 16. Number of employees engaged in the above elevator during the above periods. 17. Name of the senior officer or manager who superintended the operations of the Government elevators under the Department of Trade and Commerce, for the above periods. 18. Whether all the Government elevators carry insurance on grain stored therein, in accordance with law. 19. If not, why the discrimination against the other commercially owned elevators, and on whose authority the law is broken. 20. Section 35, subsection 7, of the Canada Grain Act provides for the confiscation of overages over one-quarter of one per cent to the Government. Whether the Board of Grain Commissioners are keeping strict accounting of all grain going into and out of the terminal elevators, including screenings and scalplings, so as to arrive at the above figures. 21. Whether the Registration Department, under the Board of Grain Commissioners, has full information tabulated showing the gross weight in and gross weight out of terminal elevators. 22. Change made by the Board of Grain Commissioners in the wording of the outward weight certificates. 23. When the change was made. 24. Whether the weight certificate, as worded, was considered faulty up to the time of the change. 25. If not, why the change in the wording was made. 26. Whether the Canada Wheat Board has an officer at Fort William, whose duty it is to check the grades given by the inspection department under the Department of Trade and Commerce, on all grains shipped for and on account of the Canada Wheat Board. 27. If so, how many officers are engaged in this office, their names and salaries. 28. If so, what the necessity is of two Government officials doing the one task. 29. If so, whether the expenses incidental to this office, are deducted from the money which ought rightly be given to the farmers, for the participation certificates issued. 30. Whether the Canada Wheat Board accepts the inspection certificates as issued by the Department of Trade and Commerce, without reservation. 31. Whether the Canada Wheat Board always avails itself of the highest market for all wheat sold for and on account of the producers. 32. Since the Government has taken over the control of the wheat business, whether this has had a tendency to reduce the work of the Board of Grain Commissioners. 33. If so, whether the number of employees under the Board of Grain Commissioners have been reduced, for the purposes of economical administration. 34. Whether the administration of the Canada Grain Act is self-sustaining. 35. If not, how the deficits are made up from year to year and on whose authority. 36. Salaries paid to the Secretary of the Board of Grain Commissioners and the Secretary of the Canada Wheat Board. 37. Whether the public terminal elevators at Fort William or Port Arthur purchase and sell grain from time to time, contrary to the Canada Grain Act. 38. If so, on whose authority. 39. Section 45 of the Canada Grain Act provided for the fixing of grades other than statutory grades, by the Grain Standards Board. Whether this Board has fixed the composition of grades of: (a) screenings, (b) scalplings. 40. If not, why not. 41. If not, who has fixed the composition and grades up to the present time, and on what authority. 42. If fixed, what they are. 43. Whether the original dockages taken from the grain are returned to the producer or the buyer of the warehouse receipt covering the specific parcel. 44. If not, why not. 45. How long the Government, through the Department of Agriculture, has handled standard stock food at terminal elevators. 46. Whether the venture has been profitable. 47. Surplus or deficit for each year. 48. Price paid to the terminal elevators for the standard stock food basis f.o.b. Fort William. 49. Price received by the Government for the same food on the same basis. Presented May 27, 1920. Mr. Stevens. *Printed for sessional papers only.*
- 179.** Memorandum No. 6, respecting work of the Department of Militia and Defence—European War—from November 1, 1918, to October 31, 1919. Presented by Hon. Mr. Guthrie, May 28, 1920. *Not printed.*
- 180.** Return to an Order of the House of the 12th May, 1920, for a Return showing:—1. Whether the Government operations at the Dog Fish Reduction Works at Clark's Harbour, Nova Scotia, have been discontinued. 2. If so, what disposition has been made of the property. 3. Total Government disbursements including the original cost and loss in operation. 4. On whose report or recommendation the operation was abandoned. 5. Recommendation of the authority advising abandonment. 6. Whether I. B. Fielding, of the Honorary Advisory Council for Scientific and Industrial Research, authorized the report of the chairman on fish waste in Canada as intimated on page 53 of the report of the Administrative Chairman of the Honorary Advisory Council for Scientific and Industrial Research for the year ending March 31, 1919. 7. Whether Mr. Fielding reported with regard to the above-mentioned plant as follows: "At Clark's Harbour I inspected the Government Dog Fish Reduction plant, which though very badly cared for appeared to be in working order, and well worth, in my opinion, retaining for the purpose of the manufacture of fertilizer, though quite unsuitable for the manufacture of food." 8. Consideration given by the Government to Mr. Fielding's report. Presented May 28, 1920. Mr. McCurdy. *Not printed.*
- 181.** Return to an Order of the House of the 12th May, 1920, for a return showing the total amounts paid for advertisements or newspaper articles relating to voluntary enlistment before the Military Service Act of 1917 was in force: (a) to English newspapers in Canada and United States; (b) to French newspapers in Canada and United States; (c) to English newspapers in the province of Quebec; (d) to French newspapers in the province of Quebec. Presented May 28, 1920. Mr. Archambault. *Not printed.*
- 182.** Return to an Order of the House of the 15th March, 1920, for a Return showing:—How many of the 22,954 temporary appointments made by the Board of Civil Service Commissioners since the armistice are at present on the pay rolls of the various departments of the Government. Presented May 28, 1920. Mr. Sinclair (Antigonish). *Not printed.*
- 183.** Return to an Order of the House of the 3rd May, 1920, for a Return showing:—1. How many generals belonging to the permanent force have had to give up their rank during the last six months. 2. How many generals have been promoted since the armistice, and the names of those who are still in the service. 3. How many officers have

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- been promoted brigadier general since the armistice, their names, how they are employed, and whether it is the intention to retain them in that rank. 4. How many officers of the permanent force have been pensioned, their names and the amount of pension. Presented May 28, 1920. Mr. Bureau *Not printed.*
184. Final report of the work of Canadian Munition Resources Commission, from November, 1915, to March, 1919, inclusive. Presented by Sir Robert Borden, May 31, 1920 *Not printed.*
- 184a. Copy of Order in Council, P.C. 1192, dated the 29th May, 1920: Dissolving the Canadian Munitions Resources Commission. Presented by Sir Robert Borden, May 31, 1920 *Not printed.*
185. Return to an Order of the House of the 26th April, 1920, for a copy of all correspondence between the Government or any member thereof and the Canadian Press, Limited, and the Canadian Associated Press, with regard to the establishment of an Imperial news service. Presented May 31, 1920. Mr. Robb *Not printed.*
186. Return to an Order of the House of 3rd May, 1920, for a copy of all correspondence, telegrams, petitions or any other documents relative to the appointment of the Deputy Postmaster at Edmonton, Alberta. Presented May 31, 1920. Mr. Mackie (Edmonton.) *Not printed.*
187. Return to an Order of the House of 31st March, 1920, for a copy of all correspondence, letters, telegrams, reports by detectives and others, and every document relating to the theft of Fifty Thousand dollars from the post office in the City of Edmonton, and to George Armstrong, Postmaster of the said post office, as well as to all employees in the said post office so far as all these may relate to the theft of Fifty Thousand dollars. Presented May 31, 1920. Mr. Mackie (Edmonton.) *Not printed.*
188. Return to an Order of the House of the 19th May, 1920, for a Return showing:—1. Names and respective salaries of the employees of the Parliamentary Library. 2. How many are graduates of any college in Arts or Library Science. 3. Whether it is the intention of the Government to make any more appointments to the said Library of persons who have not taken a library science course in some recognized college. Presented May 31, 1920. Mr. Wigmore *Not printed.*
189. Return to an Order of the House of the 15th May, 1920, for a Return showing:—1. Whether the steamship *Metagama* sailed from Liverpool carrying soldiers and their families on or about the eighth day of February, A.D. 1919. 2. Complaints made to the Militia Department or any other department of the Government as to the condition of said steamer at time of sailing and during said voyage. 3. Complaints made to the Government or any department thereof as to the treatment accorded to said soldiers, their wives or families during said voyage. 4. Whether a delegation from the City of St. John appeared before a committee of the Cabinet on or about the 27th day of February, 1919, protesting against alleged ill treatment of said soldiers and their families during the said voyage. 5. If so, who comprised said delegation and what members of the Government acted on said Cabinet committee. 6. Whether the Government took any action as a result of said conference. If so, what action, and the result of same. 7. Whether said delegation filed affidavits or solemn declarations of passengers as to the condition of the steamer and treatment accorded said passengers during said voyage. 8. If so, whether the Government held an investigation concerning said complaints. 9. Result of such investigation. Presented June 2, 1920. Mr. Copp *Not printed.*
190. Return to an Order of the House of the 19th May, 1920, for a Return showing:—1. Total amount of sick mariners' dues collected from shipping entering Canadian ports for each of the years 1912, 1913, 1914, 1915, 1916, 1917, 1918 and 1919. 2. Amount expended by the Government in assistance to sick or distressed mariners during each of said years. 3. Number of officials of the Marine Department in Ottawa engaged exclusively on duties connected with collection, distribution and administration of sick mariners' dues. 4. Number of officials of Marine Department transferred to Health Department in connection with sick mariners' dues. Presented June 2, 1920. Mr. Stevens *Not printed.*
191. Return to an Order of the House of the 10th March, 1920, for an order showing:—1. Number of dismissals of Civil Servants made in the cities of the Dominion of Canada since the 1st of January, 1915. 2. Number of appointments which have taken place or have been made of Civil Servants in the cities of the Dominion of Canada since January, 1915. Presented June 2, 1920. Mr. Mackie (Edmonton.) *Not printed.*
192. Return to an Order of the House of the 10th March, 1920, for a return giving a list of the lawyers from the province of Quebec who acted: (a) as public representatives; (b) military representatives; (c) in the office of the registrars; and (d) in the office of the Central Appeal Judge, during the administration of the Military Service Act, showing the amount paid to each of the said lawyers. Presented June 4, 1920. Mr. Archambault *Not printed.*
193. Copies of Orders in Council, P.C. 1022, dated 8th May, 1920, P.C. 1065, dated 15th May, 1920, and P.C. 1280, dated 4th June, 1920, covering the Cost of Living Bonus for employees in the Civil Service of Canada for the fiscal year, 1920-21. Presented by Hon. Mr. Rowell, June 7, 1920. *Not printed.*
194. Copies of Orders in Council in respect to the Federal Housing Scheme, as follows:—P.C. 639, of March 27, 1920, authorizing an increase in the maximum amounts of the loans which may be granted under Class (a) of the Federal project. P.C. 375, of February 20, 1919, approving the General Scheme of Housing of the Province of Ontario, P.C. 2201, of October 30, 1919, approving certain amendments to the British Columbia Housing Scheme, approved on May 1, 1919, P.C. 807. P.C. 1990, of May 19, 1920, approving certain amendments to the General Housing Scheme of the Province of Quebec. P.C. 1233, of May 31, 1920, approving the General Scheme of Housing of the Province of Saskatchewan. Presented by Hon. Mr. Rowell, June 7, 1920 *Not printed.*
195. Return to an Order of the House of the 5th May, 1920, for the production of copies of all letters, telegrams, papers and correspondence exchanged between the Department of Agriculture and others in reference to the establishment of a Demonstration Farm at Baie St. Paul, in the County of Charlevoix. Presented June 7, 1920. Mr. Casgrain. *Not printed.*
196. Return to an Order of the House of the 8th April, 1920, for a Return showing:—1. What is, or has been, the numerical strength of the staff of the Department of Public Works, by districts, throughout the Dominion of Canada since the 1st of January, 1915, to the 1st of January, 1920. 2. The names of the employees. 3. What salary is paid, or was, to each employee of the Department during this period. 4. Which of said employees could have been discharged since January, 1917. 5. How many employees in each district can now be dispensed with. 6. The expenditure in each of said districts during the entire period. Presented June 8, 1920. Mr. Mackie (Edmonton). *Not printed.*

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- 196*a*. Supplementary Return to an Order of the House of the 8th April, 1920, for a Return showing:—1. What is, or has been, the numerical strength of the staff of the Department of Public Works, by districts, throughout the Dominion of Canada since the 1st of January, 1915, to the 1st of January, 1920. 2. The names of the employees. 3. What salary is paid, or was, to each employee of the Department during this period. 4. Which of said employees could have been discharged since January, 1917. 5. How many employees in each district can now be dispensed with. 6. The expenditure in each of said districts during the entire period. Presented June 17, 1920. Mr. Mackie (Edmonton). *Not printed.*
197. Return to an Order of the House of the 10th March, 1920, for a copy of all letters, telegrams, documents, petitions, reports, received by the Department of Railways and Canals and Canadian National Railways, and the correspondence exchanged between this Department and different persons and public bodies in reference to the curtailing of the railway service along the new line of the Quebec and Saguenay Railway between Quebec and Murray Bay since the 1st of November, 1919. Presented June 8, 1920. Mr. Casgrain *Not printed.*
198. Return to an Order of the House of the 7th April, 1920, for a copy of all correspondence, letters and telegrams in connection with the granting of an allowance by the Post Office Department for a regular postal ferry service by motor yacht between Ste. Catherine and Tadoussac. Presented June 8, 1920. Mr. Savard *Not printed.*
199. Return to an Order of the House of the 15th March, 1920, for a copy of all letters, petitions, telegrams and other documents relating to the retention in office, as a Fishery Overseer, of John A. Dillon, of Guysborough, N.S. Presented June 8, 1920. Mr. Sinclair (Antigonish) *Not printed.*
200. Return to an Order of the House of the 12th April, 1920, for a copy of all documents, letters, telegrams and all other papers and correspondence exchanged between the Government or any department or commission thereof and the Government of the United States, the State of New York, the State of Vermont, or any other body, and a copy of any evidence given before any commission, referring to seine or net fishing in Mississquoi bay. Presented June 8, 1920. Mr. Kay *Not printed.*
201. Return to an Order of the House of the 5th May, 1920, for a Return showing amount of money spent by the Dominion Government since Confederation on improvements in the harbours of Halifax, St. John, Quebec, Montreal, Toronto, Hamilton, Port Arthur, Victoria and Vancouver. Presented June 8, 1920. Mr. Foster (York). *Not printed.*
202. Orders of the Director of Coal Operations—Nos. 1 to 144, inclusive. Presented by Hon. Mr. Meighen, June 8, 1920. *Not printed.*
203. Return to an Order of the House of the 22nd March, 1920, for a Return showing:—1. Number of automobiles valued under \$1,000 imported into Canada in each of the years 1918 and 1919. 2. Number valued at between \$1,000 and \$2,000. 3. Number at a greater valuation than \$2,000. 4. Duty collected on these automobiles. 5. The duty collected on parts of automobiles imported during the years 1918 and 1919. 6. On what number of automobiles valued at less than \$1,000 excise duty was paid in the years 1918 and 1919. 7. On what number of automobiles valued at between \$1,000 and \$2,000 excise duty was paid in the same years. 8. On what number of automobiles valued at over \$2,000 excise duty was paid in the same years. 9. The amount of such excise duty. Presented June 9, 1920. Mr. Ross *Not printed.*
204. Return to an Order of the House of the 5th May, 1920, for a copy of all papers, documents and letters in connection with Dr. Michel Fiset, of Quebec City, appointment by Order in Council, dated 18th April, 1914, as parcel post supervisor in Quebec City, with a salary of \$2,800 a year. Presented June 10, 1920. Mr. Lavigueur *Not printed.*
205. First Annual Report of the Board of Commerce of Canada, dated 31st May, 1920; and also,—Copy of Order in Council, P.C. 1264, dated 1st June, 1920, submitting the above Report for His Excellency's information. Presented by Sir Robert Borden, June 10, 1920 *Not printed.*
206. Copy of Order in Council, P.C. 2529, dated December 18, 1919, regarding the distribution to the Provinces of the sum of \$200,000, which was placed at the disposal of the Department of Health for combatting venereal diseases. Presented by Hon. Mr. Rowell, June 11, 1920 *Not printed.*
207. Copy of Agreement between the Chief and Principal men of the Chipewas of Sarnia Band of Indians and His Majesty the King regarding the surrender of the Sarnia Indian Reserve to the Government of Canada, dated at Sarnia, Ont., 10th December, 1919. Presented by Hon. Mr. Meighen, June 14, 1920 *Not printed.*
208. Return showing:—1. How many sittings were held by the Railway Commission to fix compensation for damages caused by the passing of the Canadian Northern through North Bay. 2. Who presided over the said sittings. 3. The awards made. 4. To whom they were paid. 5. The total cost of the said sittings. 6. The amount paid for counsel fees. 7. What amount was paid for counsel fees. 8. To whom the amounts were paid. Presented June 16, 1920. Mr. McDonald *Not printed.*
- 208*a*. Supplementary Return to an Order of the House of the 16th June, 1920, for a Return showing:—1. How many sittings were held by the Railway Commission to fix compensation for damages caused by the passing of the Canadian Northern through North Bay. 2. Who presided over the said sittings. 3. The awards made. 4. To whom they were paid. 5. The total cost of the said sittings. 6. The amount paid for counsel fees. 7. What amount was paid for counsel fees. 8. To whom the amounts were paid. Presented June 21, 1920. Mr. McDonald *Not printed.*
209. Return to an Order of the House of 2nd June, 1920, for a copy of all papers, documents, telegrams and reports concerning the indemnity paid to the widow and children of J. L. A. Forbes, killed at Aston Junction, the 11th of September, 1918, while on duty as brakeman on the Government railways. Presented June 17, 1920. Mr. Bourassa *Not printed.*
210. Partial Return to an Order of the House of 5th May, 1920, for the production of copies of all Rules of Court made by the different Superior Courts of Criminal Jurisdiction of Canada according to the provisions of Section 576 of the Criminal Code. Presented June 17, 1920. Mr. Casgrain *Not printed.*
211. Return to an Order of the House of 19th March, 1920, for a copy of all correspondence between the Prime Minister of Canada and the Prime Minister of Great Britain under authority of a resolution of the Imperial War Cabinet of July 30, 1918. Presented June 17, 1920. Mr. Fielding *Not printed.*

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212. Copy of Order in Council, P.C. 1361, dated 16th June, 1920, accepting the resignation of Mr. W. F. O'Connor, as a Commissioner of the Board of Commerce of Canada; and also,—copy of letter communicating the said resignation. Presented by Sir Robert Borden, June 17, 1920. *Not printed.*
213. Return to an Order of the House of the 26th May, 1920, for a copy of all correspondence, petitions, reports and other documents regarding the establishment of rural mail routes in the parishes of Champlain, Batiscan and St. Luc, in the County of Champlain, Quebec. Presented June 18, 1920. Mr. Desaulniers. *Not printed.*
214. Return to an Order of the House of the 19th April, 1920, for a Return showing:—1. Number of non-Canadian born in the different Departments of the Government where the services of Engineers, Architects, Draughtsmen, etc., are required. 2. Number of non-Canadian born Engineers, Architects, Draughtsmen, etc., who have been given positions within the last five years in the different departments of the Government. 3. Number of Canadian born Engineers, Architects, Draughtsmen, etc., who have obtained similar positions within the last five years. 4. Whether American Engineers were given preference in obtaining such positions and appointed over the heads of Canadian born Engineers, Architects, etc. Presented June 21, 1920. Mr. Casgrain. *Not printed.*
215. Return to an Order of the House of the 10th May, 1920, for a Return showing:—1. Total amount of drawback for the fiscal year ending March 31, 1920, paid to textile manufacturers on (a) raw cotton, and (b) cotton yarns. 2. Total amount of drawback for the fiscal year ending March, 1920, paid to textile manufacturers on (a) raw wool, and (b) wollen yarns. Presented June 21, 1920. Mr. Reid (Mackenzie). *Not printed.*
216. Copy of Order in Council number 1238, passed on the 31st day of May, 1920, concerning a contract entered into with Griffenhagen and associates at a rate of \$10,000 per month. Presented June 21, 1920. Mr. Lemieux. *Not printed.*
217. Statement showing number of Employees in the several Departments of the Public Service for the fiscal year ending March 31, 1921, designated in accordance with the new Classification Schedules. (Subject to possible amendment in some instances as the result of appeals pending but not yet finally disposed of.) Presented by Hon. Mr. Powell, June 23, 1920. *Not printed.*
218. Return to an Order of the House of the 31st May, 1920, for a copy of all letters, telegrams and other documents relating to the closing of the life saving station at Richibucto Beach, in the county of Kent, N.B. Presented June 24, 1920. Mr. Leger. *Not printed.*
219. Return to an Order of the House of the 15th April, 1920, for a Return showing:—1. When the work under the present scheme of development of Toronto Harbour was commenced. 2. Miles of docks included in this scheme and how much of this work has been completed. 3. Depth of water provided by this scheme. 4. Expenditure by the Dominion Government on this scheme for each year since the commencement of the work. 5. Number of ships and tonnage entered and cleared from this harbour each year since 1912. 6. Amount of water borne freight imported and exported to and from this harbour since 1912. 7. What reduction, if any, in freight rates on goods entering and leaving Toronto by rail has been secured by reason of the harbour improvements in question. 8. What the extent of land reclamation is in connection with this scheme. 9. Who the owner of this land is and what the policy of the Government is relative thereto. 10. Depth of the St. Lawrence canals and of the Welland canal. Presented June 24, 1920. Mr. Campbell. *Not printed.*
220. Return to an Order of the House of 12th May, 1920, for a copy of all letters, telegrams, correspondence, documents and other papers exchanged between the Dominion Government, or any official thereof, or the officials of the Canadian Government Railways and the Government of New Brunswick, or any official of the said Government, or any of the officials of the St. John and Quebec Railway Company with regard to the procuring of running rights for the trains of the St. John and Quebec Railway over the Canadian Pacific Railway between Westfield Beach and St. John. Also of all papers, documents and correspondence exchanged between the Dominion Government or any official thereof or any officials of the Canadian Government Railways and the Canadian Pacific Railway Company or any official thereof, regarding the securing of the said running rights. Presented June 20, 1920. Mr. Caldwell. *Not printed.*
221. Return to an Order of the House of the 29th May, 1920, for a copy of all telegrams, letters and other documents relating to the closing of the Life Saving Station at Cheticamp, Inverness County, N.S. Presented June 26, 1920. Mr. Chisholm. *Not printed.*
222. Report of the Administrative Chairman of the Honourary Advisory Council for Scientific and Industrial Research of Canada, for the year ending March 31, 1920. Presented by Sir George Foster, June 26, 1920. *Not printed.*
223. Ordinances of the Yukon Territory, passed by the Yukon Council in the year 1920. The Senate. *Not printed.*
224. Return to an Order of the House of the 23rd June, 1920, for a copy of letters, telegrams, petitions and documents of all kinds which passed between the Department of Public Works and any person during the years 1918, 1919, 1920, in any way referring to improvements made on Grand Etang Harbour, N.S. Presented June 30, 1920. Mr. Chisholm. *Not printed.*
225. Return to an Order of the House of the 28th April, 1920, for a Return showing:—1. Number of private, assistant private, joint and associate secretaries appointed to members of the Cabinet, Chairman or Members of Commission since 1911, and how much money has been paid to each of them respectively. 2. Number of private, assistant private, joint and associate secretaries each of the Members of the Cabinet actually have. 3. Their names and respective salaries. 4. Number of employees in the office of each member of the Cabinet, their names and respective salaries. Presented June 30, 1920. Mr. Dechene. *Not printed.*
226. Return to an Order of the House of the 7th June, 1920, for a Return showing amounts paid to the following newspapers during the fiscal years 1919 and 1920 respectively for (a) advertising, (b) printing: *Montreal Gazette* and *The Gazette Printing Company, Montreal Daily Star, The Globe, The Mail and Empire, Toronto, The Telegram, Toronto, The Star, Toronto, The Journal and The Journal Press, Ottawa, The Citizen, Ottawa.* Presented June 30, 1920. Mr. Cowan. *Not printed.*
227. Return to an Order of the House of the 8th October, 1919, for a copy of all letters, telegrams, petitions, memorials or other papers or documents received by the Right Honourable the Prime Minister or any member of the Government during the year 1919 relating to the appointment of a Lieutenant-Governor for Prince Edward Island and the replies thereto. Presented June 30, 1920. Mr. Sinclair (Antigonish).

CONTENTS OF VOLUME 10—*Concluded.*

- 228.** Return to an Order of the House of the 26th May, 1920, for a Return showing:—1. Who are or who were the men engaged by the Civil Service Commission to re-classify the Civil Service at Ottawa. 2. When they were employed and at what rate of wages. 3. Whether they are still in the service of the Civil Service Commission or are any of them in said service. 4. How much was paid to each of such assistants from date of engagement up to the end of April, 1920. 5. Total amount paid to the men so engaged from the date of the engagement to the end of April 1920. Presented June 30, 1920. Mr. McKenzie. *Not printed.*
- 229.** Return to an Order of the House of the 29th September, 1919, for a Return showing the cost of the Military Hospital at Saint Anne de Bellevue; the number of patients received and treated therein, to date; expenses to date for maintenance as to, (a) coal; (b) wood; (c) electricity; (d) food; (e) lingerie; (f) remedies; (g) social events and recreations; the cost of theatre installed in hospital; names of physicians, officers, nurses and privates of the general services, showing those who went to the front, and those who did not; their nationality and religion; salaries paid to each of the said persons; and the names and salaries of the chaplains attached to the hospital. Presented June 30, 1920. Mr. Archambault. *Not printed.*
- 230.** Return to an Order of the House of the 14th June, 1920, for a Return showing the names of the societies which have filed copies of policies complying with the provisions of the Insurance Act, 1910, Geo. V, Chap. 157, Section 115; the names of the societies which have neglected to file copies of policies as required by said Act, and to whom licenses have been issued for the current year; and names of any societies from whom licenses have been withheld. Presented June 30, 1920. Mr. Archambault. *Not printed.*
- 231.** Halifax Graving Dock, *re* expropriation of. The Senate *Not printed.*

CANADA

PUBLIC ACCOUNTS

FOR THE

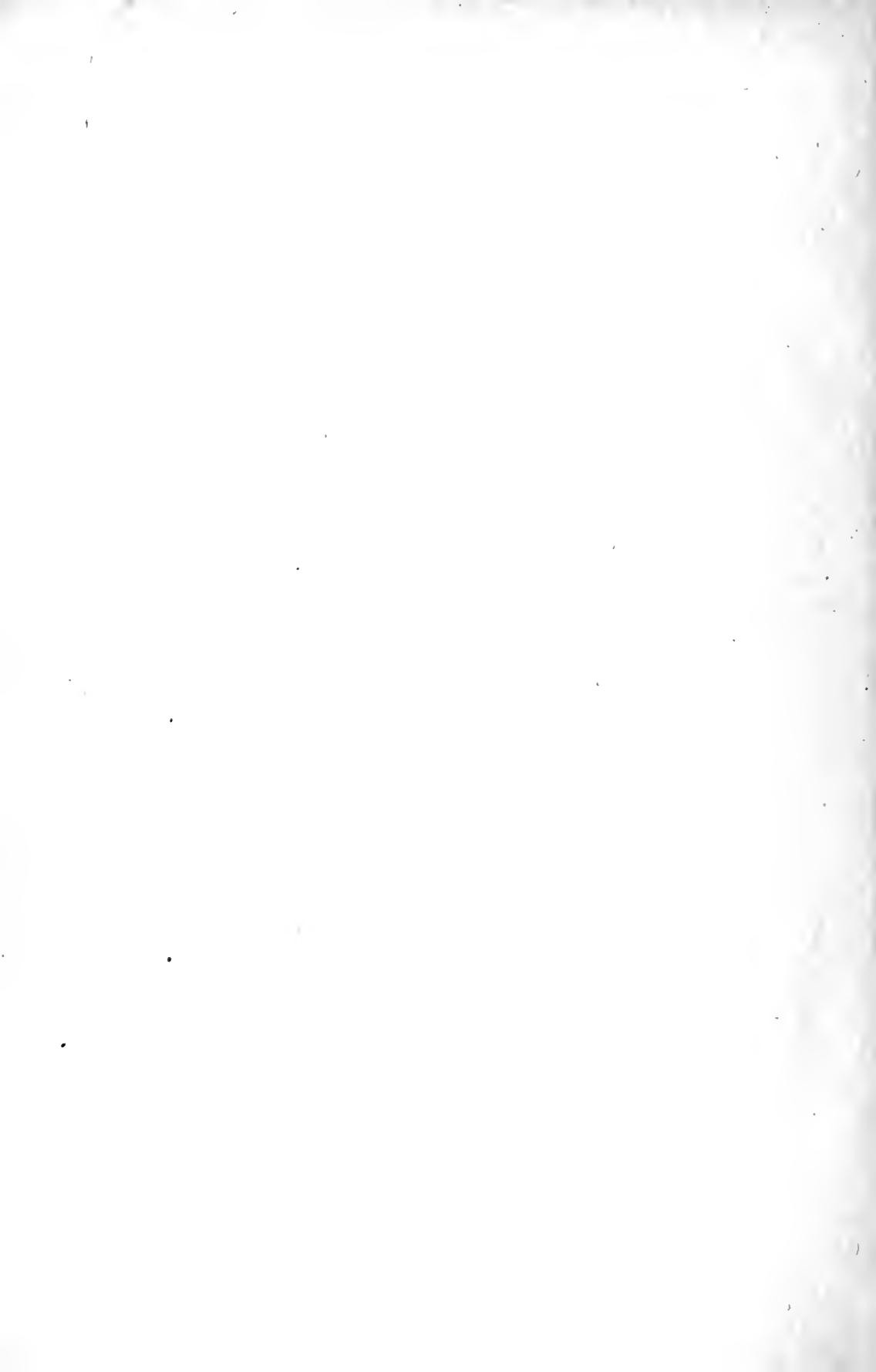
FISCAL YEAR ENDED MARCH 31,

1919

PRINTED BY ORDER OF PARLIAMENT



OTTAWA
J. DE LABROQUERIE TACHÉ
PRINTER TO THE KING'S MOST EXCELLENT MAJESTY
1919



*To His Excellency the Duke of Devonshire, K.G., P.C., G.C.M.G., G.C.V.O.,
etc., etc., Governor General and Commander in Chief of the Dominion of
Canada.*

MAY IT PLEASE YOUR EXCELLENCY,—

The undersigned has the honour to present to Your Excellency the Public
Accounts of Canada for the Fiscal Year ended March 31, 1919.

All of which is respectfully submitted.

H. L. DRAYTON,
Minister of Finance.

OTTAWA, 1919.



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SESSIONAL PAPER No. 2

FINANCE DEPARTMENT,
OTTAWA.

The Hon. Sir HENRY DRAYTON, K.C.K.B.,
Minister of Finance, Ottawa.

SIR.—I have the honour to submit to you the Public Accounts of Canada for the fiscal year ended March 31, 1919.

ORDINARY RECEIPTS AND PAYMENTS.

The receipts on account of Consolidated Fund for the year amounted to \$312,946,747.18; and the expenditure on the same account to \$232,731,282.98; showing a surplus of ordinary receipts over ordinary expenditure of \$80,215,464.20.

CAPITAL AND SPECIAL EXPENDITURES.

In addition to the Consolidated Fund expenditure, the following outlays were made and charged to Capital:—

Railways—

Canadian Government Railways.....	\$14,827,757 84
Hudson Bay Railway.....	562,557 80
National Transcontinental Railway.....	1,066,876 99
Total Railways.....	16,457,192 63
Quebec Bridge.....	656,761 79
	<u>17,113,954 42</u>

Canals—

Rideau Canal.....	\$ 8,000 00
Trent Canal.....	380,059 52
Welland Ship Canal.....	1,823,904 56
Total Canals.....	\$ 2,211,964 08
Total Railways and Canals.....	<u>\$19,325,918 50</u>

10 GEORGE V, A. 1920

Public Works—

Government Buildings, Ottawa.....	\$ 3,260,485 60
Port Arthur and Fort William Harbours.....	191,873 49
Quebec Harbour.....	842,559 49
River St. Lawrence Ship Channel.....	542,774 29
St. John Harbour Improvements.....	266,725 98
Toronto Harbour Improvements.....	324,872 63
Vancouver Harbour Improvements.....	149,783 22
Victoria Harbour, British Columbia.....	129,226 33
	<hr/>
	\$ 5,708,301 03
Less Refund Red River Manitoba.....	2,953 23
	<hr/>
	5,705,347 80
	<hr/>
Total Capital Expenditure.....	25,031,266 30
	<hr/> <hr/>

Railway Subsidies to the amount of \$43,805.32 were paid on account of the following:—

Canadian Northern Ontario Railway.....	\$ 17,909 32
Canadian Northern Alberta Railway.....	25,896 00

BOUNTIES.

The sum of \$270,802.48 was paid as bounties on account of the following, and forms a part of Consolidated Fund expenditure,—

Crude Petroleum.....	\$ 162,187 24
Lead.....	51 92
Zinc.....	108,563 32

SAVINGS BANKS.

At the close of the fiscal year, the balance at the credit of the depositors in the Post Office and Government Savings Banks amounted to \$53,057,018.22, a decrease of \$303,072.52 as compared with the balance held on March 31, 1918. The withdrawals during the year exceeded the deposits by \$1,952,680.59, while \$1,649,608.07 was added for interest accrued, making a net decrease of \$303,072.52.

INVESTMENTS.

Investments on account of the Sinking Funds of the various loans were made during the year to the amount of \$1,448,495.35. The total investments for Sinking Funds, increased from \$17,216,180.41 on March 31, 1918, to \$18,664,675.76 on March 31, 1919.

Advances were made under statute to the Montreal Harbour Commissioners and to the Quebec Harbour Commissioners amounting to \$786,000.

Montreal Harbour Commissioners.....	\$ 505,000 00
Quebec Harbour Commissioners	281,000 00

SESSIONAL PAPER No. 2

Under authority of 5 Geo. V. cap. 3, "The Finance Act, 1914" subsection (a) section 4, advances during the year were made in the form of issues of Dominion notes to various banks to the amount of \$193,245,500, to which should be added a debit balance of \$26,665,000 at the beginning of the year making a total of \$219,910,500. Of this amount \$150,282,500 was repaid, leaving an outstanding balance of \$69,628,000 on March 31, 1919.

Advances have been made to the following Railways:—

Canadian Northern Railway.....	\$ 541,641 75
Under authority of sec. 29, chap. 20, Act 1914.	
Canadian Northern Ontario Railway.....	599,024 92
Under authority of sec. 10, cap. 6, Acts 1911.	
Canadian Northern Railway.....	25,000,000 00
Under authority of Appropriation Act No. 1, 1918.	
Canadian Northern Railway.....	15,681,021 03
Under authority of the War Measures Act.	
Canadian Northern Railway.....	9,733,333 24
Under authority sec. 4, ss. 3, cap. 24, Acts 1917.	
Grand Trunk Railway Account.....	593,733 33
Grand Trunk Pacific Railway.....	7,471,399 93
Under authority of Appropriation Act, 1918.	
Grand Trunk Pacific Railway (Guaranteed Interest Account).....	5,616 37
Under authority of Acts 1905 and Acts 1914.	
Grand Trunk Pacific Railway.....	500,000 00
Under authority O.C. March 26, 1919, P.C. 635.	
Advances were made to the following Provinces:—	
Province of Manitoba.....	500,000 00
Under authority of O.C. 1810, July 19, 1918.	
Province of Saskatchewan.....	900,000 00
Under authority of O.C. 1810, July 19, 1918.	

DEBT.

The net debt of the Dominion at the close of the fiscal year was \$1,574,531,032.44 or an increase of \$382,646,969.94 over the debt as it stood on March 31, 1918.

The increase is accounted for as follows:—

Capital Expenditure:—

Public Works.....	\$ 5,705,347 80	
Railways and Canals.....	19,325,918 50	
		\$25,031,266 30

10 GEORGE V, A. 1920

Special Expenditures:—			
Railway Subsidies.....	\$	43,805	32
Sundry transfers to Consolidated Fund:—			
Railway Grade Crossing Fund.....		200,000	00
Balances written off books of Inter- colonial Railway.....		692	22
War.....		446,519,439	48
			<hr/>
			\$446,763,937 02
			<hr/>
			\$471,795,203 32
LESS Sinking Fund.....	\$	1,448,495	35
Surplus of Consolidated Fund Receipts over Consolidated Fund Expenditures		80,215,464	20
Charges of Management Loan Acct.....		7,484,273	83
			<hr/>
			\$89,148,233 38
Increase of net debt.....			<hr/>
			\$382,646,969 94

LOANS.

During the year advances by way of temporary loans amounting to £44,000,000 or \$214,133,333.31 were made to the Dominion by the Imperial Government. The balance brought forward from March 31, 1918, amounting to £1,679,204-19-7 or \$8,172,130.72 was by agreement written off against advances made in Canada by the Dominion to the Imperial Government.

Advances to the Imperial Government by the Dominion Government outstanding on March 31, 1919 are as follows:—

Agriculture Dept., Hay, Oats, Flour.....	\$	15,342,064	90
Admiralty Accounts—Militia Dept.....		2,253	95
Cereal Crop.....		68,500,000	00
Dairy Produce Commission.....		34,759,531	57
Finance Dept. Special Account.....		19,466	66
Food Stuffs.....		18,500,000	00
Marine Dept.—Requisitioning Boats.....		614,767	64
Militia Dept.—Fish.....		246,614	98
Imperial Munitions Board.....		315,207,458	20
Munition Workers Separation Allowance...		54,868	14
Interest Account.....		5,500,000	00
Railways and Canals—Rail Account.....		4,175,013	76
Royal Air Force—Militia Dept.....		1,456,882	82
Royal Mint—Addition.....		39,369	52
Russian Clothing Account.....		1,229,544	97
Salmon Pack.....		8,811,277	69
Serbian Account— (Recruits Militia Dept.)		271,285	81
Paper Account—Trade and Commerce....		7,492	70
			<hr/>
Advances outstanding by Imperial Government.	\$	474,737,893	31
LESS—Amount written off by agreement from advances in London to Canada.....	\$	8,172,130	72
Sale of Imperial Government prop- erty at Halifax to Railways and Canals Dept. for Ocean Terminals.....		209,985	00
Bullion Special Account.....		13,063	12

SESSIONAL PAPER No. 2

Credit Account.....	\$30,581,250 00	
Flaxseed Account—Agriculture...	125,695 88	
Proceeds for sale of horses in France by Militia Dept.....	12,249 64	
Advances by Imperial Govern- ment in London.....	214,133,333 31	\$ 253,247,707 67
Amount due the Dominion by the Imperial Government.....		\$ 221,490,185 64

During the year a further amount of 5 per cent Debenture Stock was issued to the extent of \$2,983,500. This sum with the balance of Stock outstanding on March 31, 1918, \$14,281,000 made a total of \$18,264,500. Of this amount \$100,000. was converted into 5½ per cent Debenture Stock leaving a balance outstanding on March 31, 1919, of \$18,164,500, \$2,335,000 of this amount has been converted into Victory Loan 1918.

Under authority of Order-in-Council dated June 6, 1918, 5½ per cent, Debenture Stock was offered for sale. During the year the following were issued—

Due June 1, 1919.....	\$ 11,454,550 00
“ 1, 1920.....	929,250 00
“ 1, 1921.....	1,222,550 00
	<hr/> \$ 13,606,350 00

Of this \$11,104,650 has been converted into Victory Loan 1918. The flotation charges of the above Stock amounted to \$13,128.33.

The total sale of War Savings Certificates to March 31, 1919, amounted to \$13,411,115.20 and redemptions to \$1,806,621.70. During the fiscal year 1918-19 \$647,661.70 was received on this account which with a redemption during the the same period of \$1,105,936.90 reduced the amount of \$12,062,768.70 held on March 31, 1918, to \$11,604,493.50 on March 31, 1919. By Order-in-Council P.C. No. 3041 the sale of these Certificates was discontinued. The flotation charges on the above amounted to \$91,225.46. The large amount of redemptions during the year was no doubt owing to withdrawals for investment in the 1918 Victory Loan at a higher rate of interest.

Under authority of Order-in-Council dated October 4, 1918, P.C. 2462 War Savings and Thrift Stamps were offered for sale. \$1,640,166.28 were sold and \$116,132.40 redeemed leaving a balance outstanding on March 31, 1919, of \$1,524,033.88. These stamps are due January 1, 1924. The cost of flotation on the above amounted to \$231,313.21.

Under the provisions of the “War Appropriation Act, 1918” authority was given by Order-in-Council dated the 23rd September, 1918, P.C. No. 2354 for the raising of a Fifth War Loan of 5½ per cent Bonds issued at par and maturing as follows:

5 year bonds due November 1, 1923.
15 “ “ 1, 1933.

Bonds of the various maturities of this issue will in the event of future issues of like maturity or longer, made by the Government, other than issues made abroad, be accepted at par and accrued interest as the equivalent of cash for the purpose of subscription to such issues.

The prospectus of this loan was issued on October 28, 1918. According to the books of the Department the subscriptions reached \$698,800,000 including conversions of \$66,261,166.66. This total subscription was cut down on allotment by \$24,271,800 leaving a total issue of over \$674,000,000. The number of subscribers was 1,139,247.

TEMPORARY LOANS.

Temporary loans during the year were made from the chartered Banks in Canada and others by the issue of Treasury Bills amounting to \$214,121,250. To this amount should be added \$75,110,000 outstanding on March 31, 1918, making a total of \$289,231,250 of which \$215,411,250 has been repaid, leaving outstanding on the 31st March, 1919, an amount of \$73,820,000.

WAR.

The expenditure on War Account to the 31st March, 1919, amounted to \$446,519,439.48. This amount was disbursed by the various departments and commissions as follows:—

Agriculture.....	\$	478,951	09
Auditor General.....		61,855	66
Board of Pension Commissioners.....		76,048	40
Canada Food Board.....		527,650	33
Canada Registration Board.....		655,594	89
Canadian Munition Resources Commission.....		57,195	94
Canadian Trade Commission.....		12,044	01
Civil Service Commission.....		3,579	55
Commission of Conservation.....		3,035	00
Customs.....		445,030	96
Dominion Police.....		400,804	61
External Affairs.....		244,543	61
Finance.....		128,081	36
Governor General's Secretary.....		9,353	61
Halifax Relief Commission.....		7,000,000	00
Housing Committee.....		1,735	26
Immigration and Colonization.....		179,165	17
Indian Affairs.....		283,272	56
Inland Revenue.....		48,910	97
Insurance Department.....		3,444	03
Interior.....		279,447	31
Justice.....		3,372,651	78
Labour.....		87,787	94
Legislation.....		13,517	33
Marine.....		19,603,994	36
Militia and Defence.....		377,120,137	56
Mines.....		30,776	85
Mounted Police.....		15,600	57
National Service Commission.....		117	97
Naval Service.....		11,298,999	40
News Print Commission.....		55,026	02
Penitentiaries.....		165	08
Privy Council.....		14,066	64
Power Control Committee.....		1,753	47
Paper Control Tribunal.....		3,071	76
Public Archives.....		21,704	36
Public Information.....		82,251	16
Public Printing and Stationery.....		133,256	46
Public Works.....		9,021,974	93
Post Office.....		813,484	54

SESSIONAL PAPER No. 2

Railways and Canals.....	\$	625,523	19
Reconstruction at Halifax.....		335,384	68
Repatriation and Employment Committee.....		129,407	87
Reconstruction and Development Commission.....		9,796	75
Secretary of State.....		72,052	85
Soldiers Civil Re-Establishment.....		11,831,232	85
Soldiers Settlement Board.....		3,800	48
Sub-Committee of Labour (Privy Council).....		3,773	70
Trade and Commerce.....		359,487	64
Trade and Commerce (Purchase of Pig Iron).....		489,787	78
War Committee.....		3,439	13
War Purchasing Commission.....		65,670	06
	\$	446,519,439	48

DETAILS OF WAR EXPENDITURE BY MILITIA DEPARTMENT.

FROM 1ST APRIL, 1918, TO 31ST MARCH, 1919.

Pay, Allowance, and Subsistence (including Assigned Pay and Separation Allowance).....	\$	249,443,479	79
Civil Labour (including pay of Clerks).....		4,960,347	35
Rent, Water, Fuel and Light—housing troops.....		2,409,390	30
Maintenance of troops in France.....		68,133,333	33
Furniture, bedding, utensils and miscellaneous stores.....		9,003,143	86
Engineer services and works.....		1,702,729	01
Travelling and transport—sea.....		1,680,809	55
“ “ land.....		7,054,947	31
Forage and stabling.....		623,044	38
Shoeing horses.....		1,274	15
Saddlery and horse equipment.....		77,280	01
Clothing (except boots).....		7,656,363	14
Boots and repairs to boots.....		3,616,584	24
Plain clothes—discharged soldiers.....		8,725	75
Necessaries (kit bags, towels, brushes, razors, soap, etc.)....		1,540,013	78
Washing and cleaning clothing.....		35,465	15
Motor trucks, ambulance and other vehicles.....		1,213,497	34
Small arms and ammunition.....		1,744,404	84
Outfit allowances—officers, warrant officers and nurses.....		2,079,845	15
Accoutrements—Oliver equipment, cartridge belts, rifle slings, etc.....		104,536	39
Binoculars, telescopes, heliographs, prismatic compasses, etc.		1,293	72
Drugs, etc., and surgical instruments.....		756,417	61
Conservancy and contingencies.....		257,902	38
Pay and expenses of censors.....		92,118	65
Recruiting expenses (medical examination, attestation and advertising).....		1,926	20
Telegrams, cables, telephone messages and postage.....		672,957	15
Printing and stationery.....		866,272	32
Compensation for personal injuries and damages to buildings, etc.....		41,710	50
Dominion arsenal.....		810,091	13
Lindsay arsenal—supplies.....		659,977	05
“ construction.....		2,346	66

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Funeral expenses.....	\$	77,794	16
Customs due.....		121,938	59
British recruiting Mission, U.S.A.....		1,432,673	73
War Service Gratuities.....		9,512,540	66
Dominion Rifle Factory.....		82,531	91
	\$	378,479,707	24

LESS—Purchase of remounts, expenses of pur-			
chasers, etc.....	\$	14,230	34
Borden Camp—land.....		1,600	00
British and Foreign Governments.....		948,854	24
Ross Rifle Co.—Expropriation.....		394,885	10
	\$	1,359,569	68
	\$	377,120,137	56

GUARANTEED SECURITIES.

The list of securities guaranteed by the Dominion is as follows:—

1. The Canadian Northern Railway Company, Cap. 7, Edward VII (1903).

The guarantee is for the principal of £1,923,287 sterling, and interest thereon at the rate of 3 per cent per annum for fifty years:—

2. The Canadian Northern Railway Company, Cap. 11, 7-8 Edward VII (1908).

The guarantee is for the principal of £1,622,586, 19s. 9d. sterling debenture stock and interest thereon at the rate of $3\frac{1}{2}$ per cent per annum for fifty years from July 20, 1908, interest payable half yearly.

3. The Canadian Northern Ontario Railway Company, Chapter 6, 1-2 George V (1911).

The guarantee is for the principal of £7,350,000 sterling debenture stock and interest thereon at the rate of $3\frac{1}{2}$ per cent per annum for fifty years from May 19, 1911, interest payable half yearly.

4. The Canadian Northern Alberta Railway Company, Chapter 6, 9-10, Edward VII (1910) as amended by Chapter 8, 2 George V (1912).

The guarantee is for the principal of £647,260, 5s. 6d. sterling debenture stock and interest thereon at the rate of $3\frac{1}{2}$ per cent per annum for fifty years from May 4, 1910, interest payable half yearly.

5. The Grand Trunk Pacific Railway Company, Chapter 98, Acts of 1905.

The guarantee is for 3 per cent bonds of the Railway Company to an amount equal to 75 per cent of the cost of construction of the Western Division of the National Transcontinental Railway but not exceeding \$13,000 per mile in respect of the Prairie Section of the said railway. The amount of bonds issued and guaranteed is £7,200,000, of which £3,200,000 were issued in 1905, £2,000,000 in 1909, and £2,000,000 in 1910.

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The balance, £6,800,000, of the issue of £14,000,000 authorized by the above Acts to be guaranteed by the Dominion, has been purchased under authority of Chapter 24, 3-4 George V (1913) "The Grand Trunk Pacific Railway Bond Purchase Act."

The purchases by fiscal years were:—

During fiscal year 1912-13.....	£ 2,287,700
“ “ 1913-14.....	2,645,000
“ “ 1914-15.....	1,867,300
	<hr/>
	£ 6,800,000
	<hr/>

6. The Canadian Northern Alberta Railway Company, Chapter 7, 2 George V (1912).

The guarantee is for the principal of £733,561 12s. 10d. sterling debenture stock and interest thereon at the rate of $3\frac{1}{2}$ per cent per annum for fifty years, from April 1, 1912, interest payable half yearly.

7. By "The Canadian Northern Railway Guarantee Act, 1914."

Authority is given the Dominion to guarantee the securities of the Canadian Northern Railway Company to an amount not exceeding \$45,000,000 together with interest thereon at the rate of 4 per cent per annum. £3,500,000 of these securities have been sold and a portion of the remainder has been pledged for the purpose set out in the Act.

8. By "The Grand Trunk Pacific Guarantee Act, 1914."

Authority is given the Dominion to guarantee the securities of the Grand Trunk Pacific Railway Company to an amount not exceeding \$16,000,000 together with interest thereon at the rate of 4 per cent per annum. £655,600 of these securities have been sold and \$7,500,000 pledged against an advance by the Dominion Government of an issue of Dominion Notes to the amount of \$6,000,000.

DOMINION NOTES.

The circulation of Dominion Notes stood at \$289,258,697.67 on March 31, 1919, being an increase over the circulation at the close of last year of \$38,459,836.75. During the same time the gold held by the Receiver General for redemption of notes increased from \$119,941,748.92 to \$122,227,367.08.

SUPERANNUATION AND RETIREMENT ACTS.

The statement showing the number and total salaries of officials coming under the Superannuation Acts and the Retirement Act has been continued to March 31, 1919.

Respectfully submitted,

T. C. BOVILLE,

Deputy Minister of Finance.

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DOMINION NOTE CIRCULATION.

Denomination.	March 31, 1915.	March 31, 1916.	March 31, 1917.	March 31, 1918.	March 31, 1919.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
\$ 1	11,823,811 00	12,710,797 06	13,600,274 00	14,414,114 00	15,217,260 50
2	8,410,197 50	9,216,470 50	10,441,368 50	11,356,895 50	12,161,479 50
4	56,111 00	47,491 00	44,251 00	42,187 00	39,439 00
5	3,486,227 50	2,728,577 50	3,253,092 50	4,813,507 50	4,772,455 00
50	11,750 00	10,250 00	10,150 00	5,350 00	4,900 00
100	2,100 00	2,000 00	1,600 00	400 00	* —700 00
500	2,311,500 00	2,100,000 00	2,187,500 00	2,355,500 00	1,868,500 00
1,000	4,577,000 00	4,595,000 00	4,339,000 00	3,841,000 00	4,146,000 00
500 Special	224,000 00	238,500 00	196,500 00	174,000 00	124,500 00
1,000 "	1,482,000 00	1,461,000 00	1,612,000 00	1,375,000 00	992,000 00
5,000 "	123,830,000 00	143,975,000 00	146,450,000 00	211,230,000 00	213,505,000 00
50,000 "					44,000,000 00
Fractional	811,644 66	920,271 29	1,085,481 54	1,163,140 67	1,200,120 42
Provincial.	27,777 25	27,774 25	27,769 25	27,766 25	27,743 25
	157,056,118 91	177,943,131 54	183,248,986 79	250,798,860 92	298,058,697 67

NOTE—The total amount of this statement \$298,058,697. 67 exceeds the amount shown in the balance sheet by \$8,200,000, which is accounted for by the books of the Department being closed for the year's operations before complete returns were received from Comptroller of Currency.

* Over redeemed.

DOMINION NOTES WITHDRAWN FROM CIRCULATION AND DESTROYED.

Denominations.	1915-16.	1916-17.	1917-18.	1918-19.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Fractionals	72,879 12	85,429 75	97,144 87	116,631 25
\$1	13,134,612 00	13,963,343 00	13,847,050 00	14,667,565 50
\$2	9,180,939 00	10,359,892 00	10,871,283 00	11,845,556 00
\$4	8,468 00	3,624 00	1,800 00	2,992 00
\$5	688,735 00	1,649,125 00	2,428,340 00	3,200,602 50
\$50	1,500 00	100 00	4,800 00	450 00
\$100	100 00	400 00	1,200 00	1,100 00
Provincials	3 00	5 00	3 00	23 00
\$500	287,500 00	277,000 00	338,000 00	346,500 00
\$1,000	431,000 00	387,000 00	456,000 00	372,000 00
\$500 Special	29,000 00	57,000 00	25,500 00	41,000 00
\$1,000 "	353,000 00	316,000 00	356,000 00	286,000 00
\$5,000 "	1,730,000 00	2,370,000 00	4,375,000 00	2,465,000 00
Total	25,917,736 12	29,468,918 75	32,802,120 87	33,345,420 25

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DOMINION NOTES ISSUED AND REDEEMED AND IN CIRCULATION.

Fiscal Year.	Notes in circulation April 1.	Notes held by Asst. Rec's General April 1.	New Notes Issued during year.	Notes Withdrawn and D-stroyed during year.	Notes held by Asst. Rec's General March 31, 1919.	Notes in circulation March 31, 1919.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1911.....	89,994,270 25	21,496,959 75	47,122,400 00	16,763,677 85		
1912..	113,443,633 46	28,406,318 75	30,949,522 50	33,648,544 00		
1913.....	112,101,885 65	35,849,045 00	44,870,977 50	34,950,615 87		
1914.....	117,793,638 53	40,075,653 75	59,054,750 00	28,243,244 62		
1915.....	157,056,118 91	31,626,678 75	55,597,250 00	25,917,736 12		
1916..	177,943,131 54	46,284,180 00	35,370,750 00	29,468,918 75		
1917..	183,248,986 79	40,880,156 00	152,019,000 00	32,802,120 87		
1918.....	250,798,860 92	92,547,161 00	99,791,250 00	33,345,420 25	111,733,154 00	298,088,697 67
1919.....						

SILVER RECOINAGE STATEMENT.

	Amount withdrawn for recoinage face value.	Amount recoined face value.	Loss on recoinage.
	\$ cts.	\$ cts.	\$ cts.
April 30, 1913.....	842,743 11	742,672 63	53,548 37
April 30, 1914.....	154,992 10	185,866 37	15,652 84
March 31, 1915.....	106,015 65	96,893 15	9,122 50
March 31, 1916.....	156,830 00	143,254 10	13,475 90
March 31, 1917.....	93,687 15	85,506 45	8,180 70
March 31, 1918.....	79,205 65	72,131 29	7,074 45
March 31, 1919.....	66,679 80	60,516 50	6,163 30
	1,500,153 46	1,386,940 40	113,213 06

COPPER RECOINAGE STATEMENT.

	Amount withdrawn for recoinage face value.	Amount recoined face value.	Loss on recoinage.
	\$ cts.	\$ cts.	\$ cts.
April 30, 1913.....	266 17	201 44	
March 31, 1914.....	55 32	70 87	49 18
March 31, 1915.....	46 50	43 78	2 72
March 31, 1916.....	54 43	51 53	2 90
March 31, 1917.....	75 56	72 04	3 52
March 31, 1918.....	62 84	59 50	3 34
March 31, 1919.....	89 02	83 82	5 20
	649 84	582 98	66 86

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DOMINION NOTES ISSUED TO ASSISTANT RECEIVERS' GENERAL.

Denominations.	1914-15.	1915-16.	1916-17.	1917-18.	1918-19.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Fractional	98,750 00	186,250 00	263,750 00	185,000 00	154,846 00
\$1	13,716,000 00	14,040,000 00	14,860,000 00	14,828,000 00	15,380,000 00
\$2	8,880,000 00	9,976,000 00	11,312,000 00	11,936,000 00	12,520,000 00
\$4					
\$5	420,000 00		515,000 00	2,840,000 00	3,700,000 00
\$500	925,000 00	105,000 00	270,000 00	250,000 00	335,000 00
\$1,000	985,000 60	290,000 00	300,000 00	230,000 00	555,000 00
\$500 Special					
\$1,000 "	30,000 00		350,000 00	250,000 00	50,000 00
\$5,000 "	34,000,000 00	31,000,000 00	7,500,000 00	121,500,000 00	22,100,000 00
\$50,000 "					45,000,000 00
Total	59,054,750 00	55,597,250 00	35,370,750 00	152,019,000 00	99,794,846 00

STATEMENT showing One and Two Dollar Dominion Notes in Circulation—Total amount of Dominion Notes and Bank Notes in Circulation and amount of Gold held by the Receiver General, March 31, 1882, to March 31, 1919.

Year.	One and Two Dollar Notes in Circulation.	Total Dominion Notes in Circulation.	Bank Notes in Circulation.	Gold held by the Receiver General
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1882	5,675,413 00	14,315,437 77	32,947,260 04	2,149,461 92
1883	5,809,538 00	15,801,769 98	34,517,813 52	2,381,288 51
1884	5,427,385 00	16,901,296 46	30,197,882 51	2,548,794 52
1885	5,290,655 00	15,600,166 86	29,791,262 85	2,345,525 44
1886	5,195,631 00	16,858,838 28	29,959,916 55	4,060,046 84
1887	5,761,588 00	14,781,270 78	31,521,420 43	2,516,972 36
1888	5,933,659 00	15,931,679 11	31,985,285 27	3,452,022 06
1889	5,852,398 00	15,110,965 33	32,471,522 09	3,925,994 19
1890	5,974,395 00	15,228,780 65	31,704,281 61	3,017,109 53
1891	6,262,728 00	16,156,465 48	33,020,661 30	3,789,704 21
1892	6,211,976 00	16,213,525 76	32,483,965 00	3,728,463 36
1893	6,526,193 00	17,587,711 66	33,430,883 00	5,550,381 36
1894	6,362,517 00	19,548,102 45	30,702,607 00	7,624,381 36
1895	6,339,098 00	20,946,237 12	29,414,796 00	9,175,245 43
1896	6,606,214 00	18,791,747 62	30,789,457 00	7,049,297 33
1897	6,711,754 00	21,987,613 26	31,082,521 00	10,380,205 37
1898	7,306,574 00	21,142,624 76	35,930,035 00	9,779,170 97
1899	7,902,076 00	22,933,078 39	38,409,227 00	11,768,191 25
1900	8,599,618 00	24,452,442 52	43,814,918 00	10,829,263 02
1901	9,136,829 00	28,498,519 52	47,611,967 00	15,159,309 02
1902	9,546,552 00	29,868,112 05	52,442,982 00	15,939,396 55
1903	10,671,569 00	33,777,733 58	58,283,484 00	20,702,144 08
1904	11,241,646 00	39,777,831 33	59,760,119 00	27,377,814 83
1905	11,616,702 00	47,839,250 33	58,721,173 00	35,813,970 43
1906	12,697,203 00	47,201,260 22	65,991,818 00	32,617,209 02
1907	14,427,814 00	54,794,596 86	76,346,013 00	37,619,596 81
1908	14,119,524 00	60,455,991 36	69,047,892 00	41,689,751 31
1909	14,215,537 00	79,351,080 50	68,708,458 00	61,581,665 45
1910	15,728,269 00	87,134,068 50	78,265,822 00	69,736,110 85
1911	17,155,996 00	89,994,270 25	81,938,753 00	74,159,771 40
1912	19,356,015 00	113,443,633 40	95,918,404 00	98,802,395 14
1913	20,783,997 00	112,101,885 65	102,202,047 00	98,507,112 81
1914	20,605,876 00	117,795,638 53	96,848,384 00	101,161,366 18
1915	20,236,008 50	157,056,118 91	96,666,544 00	94,644,423 44
1916	21,927,267 50	177,943,131 54	114,804,604 00	120,931,622 98
1917	24,041,642 50	183,248,986 79	148,265,140 00	118,561,338 50
1918	25,771,009 50	250,798,860 92	191,058,404 00	119,941,748 92
1919	27,378,740 00	298,058,697 67	214,576,870 00	121,141,122 07

*Includes amount held as reserve against Savings Bank Deposits.

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STATEMENT showing Amount of Canadian Gold Coin issued by Mint to
March 31, 1919.

	March 31, 1913.	March 31, 1914.	March 31, 1915.	March 31, 1916.	Total.
	\$	\$	\$	\$	\$
Montreal.....	185,000	45,000	.....	.....	230,000
Toronto.....	280,000	.....	.....	.....	280,000
Halifax.....	32,500	.....	.....	.....	32,500
St. John, N.B.....	37,500	.....	.....	.....	37,500
Charlottetown.....	8,000	.....	.....	.....	8,000
Winnipeg.....	125,000	.....	.....	.....	125,000
Victoria.....	162,500	.....	.....	.....	162,500
Ottawa.....	898,325	2,151,410	897,170	535	3,947,440
By Mint.....	3,885	1,070	40,525	.....	45,480
	1,732,710	2,197,480	937,695	535	4,868,420
\$ 5.....	.....	.....	.....	1,388,060	
\$10.....	.....	.....	.....	3,480,360	
					4,868,420

NOTE—First coin issued May 10, 1912.

NO CANADIAN GOLD COIN ISSUED SINCE 1916.

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COINAGES (in dollar and cent denomination) executed at the Royal Mint, London, and the Mint, Birmingham, for Canada, during the years 1858 to 1907; also coinage struck for New Brunswick and Nova Scotia before Confederation in 1867, and for Prince Edward Island before 1873, when that Province entered the Confederation, and coined and issued by the Royal Mint, Ottawa, January 1, 1908, to March 31, 1918.

Year.	Silver.						Bronze.		
	50 cents.	25 cents.	20 cents.	10 cents.	5 cents.	Total.	1 cent.	$\frac{1}{2}$ cent.	Total.
	\$	\$ cts.	\$	\$	\$	\$ cts.	\$	\$	\$
1858			150,000	125,000	75,000	350,000 00	100,000		100,000
1859							95,790		95,790
1860								1,114	1,114
1861							10,000		(a) 10,000
1861							8,000	2,000	(b) 10,000
1862			30,000	15,000	5,000	50,000 00			(a)
1862							10,000		(b) 10,000
1864			30,000	10,000	5,000	45,000 00	10,000		(a) 10,000
1864							8,000	2,000	(b) 10,000
1870	225,000	225,000 00		160,000	140,000	750,000 00			
(j) 1871							10,000		(c) 10,000
1871	100,000	100,000 00		80,000	70,000	350,000 00			
(j) 1872	40,000	560,000 00		100,000	100,000	800,000 00			
(j) 1874		400,000 00		60,000	40,000	500,000 00			
(j) 1875		250,000 00		100,000	50,000	400,000 00			
(j) 1876							40,000		40,000
(j) 1880		100,000 00		150,000	150,000	400,000 00			
(j) 1881	75,000	205,000 00		95,000	75,000	450,000 00	20,000		20,000
(j) 1882		150,000 00		100,000	50,000	300,000 00	40,000		40,000
(j) 1883		240,000 00		30,000	30,000	300,000 00			
1884				15,000	10,000	25,000 00	25,000		25,000
1885		48,000 00		40,000	50,000	138,000 00			
1886		135,000 00		80,000	85,000	300,000 00	15,000		15,000
1887		25,000 00		35,000	25,000	85,000 00	15,000		15,000
1888	30,000	100,900 00		50,000	50,000	230,000 00	40,000		40,000
1889		(d) 16,585 00		60,000	60,000	136,585 00			
(j) 1890	10,000	50,000 00		45,000	50,000	155,000 00	10,000		10,000
1891		30,000 00		80,000	90,000	200,000 00	(e) 14,525		14,525
1892	75,500	127,500 00		52,000	48,000	298,000 00	12,000		12,000
1893		25,000 00		50,000	85,000	160,000 00	20,000		20,000
1894	(e) 14,518	55,000 00		50,000	25,000	144,518 00	10,000		10,000
1895							12,000		12,000
1896				65,000	75,000	140,000 00	20,000		20,000
1897							15,000		15,000
1898	50,000			72,000	95,000	217,000 00			
(j) 1898							10,000		10,000
1899	25,000	(f) 103,895 00		120,000	150,000	398,895 00	21,000		21,000
1900	50,000	330,000 00		110,000	90,000	580,000 00	10,000		10,000
(j) 1900							26,000		26,000
1901	40,000	160,000 00		120,000	100,000	420,000 00	41,000		41,000
1902	60,000	116,000 00		72,000	106,000	354,000 00	30,000		30,000
(j) 1902		200,000 00		110,000	110,000	420,000 00			
1903		(g) 211,537 50		50,000	50,000	311,537 50	40,000		40,000
(j) 1903	70,000			132,000	132,000	334,000 00			
1904	30,000	100,000 00		100,000	120,000	350,000 00	25,000		25,000
1905	20,000	200,000 00		100,000	130,000	450,000 00	20,000		20,000
1906	175,000	(h) 309,460 75		170,000	155,000	809,460 75	41,000		41,000
1907	150,000	522,000 00		262,000	260,000	1,194,000 00	24,000		24,000
(j) 1907							8,000		8,000
1908	7,700	22,025 00		14,900	18,400	63,025 00	21,604		21,604
1909	126,600	463,900 00		210,300	127,500	868,300 00	39,300		39,300
1910	243,600	660,300 00		337,000	223,100	1,464,000 00	42,020		42,020
1911	162,000	622,000 00		367,700	239,300	1,391,000 00	54,480		54,480
1912	150,500	622,500 00		334,500	284,500	1,392,000 00	50,000		50,000
Forward	1,939,418	7,425,703 25	210,000	4,329,400	3,828,800	17,733,321 25	1,066,719	5,114	1,071,833

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COINAGES (in dollar and cent denomination) executed at the Royal Mint, London, and the Mint, Birmingham, for Canada, during the years, 1858 to 1907, etc.—*Con.*

Year.	Silver.						Bronze.		
	50 cents.	25 cents.	20 cents.	10 cents.	5 cents.	Total.	1 cent.	$\frac{1}{2}$ cent.	Total.
	\$	\$ cts.	\$	\$	\$	\$ cts.	\$	\$	\$ cts.
Forwa'd	1,939,418	7,425,703 25	210,000	4,329,400	3,828,800	17,733,321 25	1,066,719	5,114	1,071,833
1913	138,000	447,000 00		326,000	264,000	1,175,000 00	55,600		55,600
1914	80,500	303,500 00		194,000	156,002	734,002 00	35,100		35,100
1915	6,000	92,000 00		68,000	40,000	206,000 00	51,400		51,400
1916	190,000	439,700 00		464,300	208,000	1,302,000 00	109,700		109,700
1917	10,000	32,000 00		18,200	10,060	70,200 00	19,900		19,900
1918	352,100	810,000 00		495,900	234,000	1,892,000 00	112,200		112,200
1919	426,000	1,048,000 00		564,000	334,000	2,372,000 00	134,417		134,417
	3,142,018	10,597,963 25	210,000	6,459,800	5,074,802	25,484,523 25	1,585,036	5,114	1,590,150

NOTE.—(a) New Brunswick coinage. (b) Nova Scotia coinage. (c) Prince Edward Island coinage. (d) Recoined from withdrawn 20 cent pieces of the nominal value of \$17,674. (e) Recoined from withdrawn 20 cent pieces of the nominal value of \$15,000. (f) Including \$18,895, recoined from withdrawn 20 cent pieces of the nominal value of \$9,500, and worn silver coin of the estimated value of \$10,500. (g) Partly produced from worn silver coin of the nominal value of \$11,686.75. (h) Partly produced from worn silver coin of the nominal value of \$2,000. (i) Including \$4,525, produced from old copper and bronze coin. (j) Coined at the Mint, Birmingham.

STATEMENT showing amount of United States silver and bronze coin withdrawn from circulation in Canada and exported during the period from April 1, 1914 to March 31, 1919, together with the expenditure in connection therewith.

	1914-15.	1915-16.	1916-17.	1917-18.	1918-19.	Totals 1910-19.
	\$	\$	\$	\$	\$	\$
Ontario.....	634,087 51	524,532 81	562,070 66	532,953 56	327,522 11	5,162,662 94
Quebec.....	197,392 94	158,351 69	145,871 48	160,058 06	139,160 49	1,608,077 30
Nova Scotia.....	30,167 75	27,610 75	25,398 85	19,338 38	36,014 30	214,634 50
New Brunswick.....	37,656 06	36,052 15	27,943 00	26,402 30	59,246 60	298,748 80
Manitoba.....	165,010 12	181,105 01	171,879 28	172,230 62	112,165 05	1,706,983 91
British Columbia.....	422,536 92	309,148 47	319,568 30	347,911 65	123,517 08	3,451,501 00
Alberta.....	75,517 33	46,294 65	66,774 30	54,151 45	27,593 22	628,431 60
Saskatchewan.....	77,913 03	39,747 77	50,230 61	53,433 40	31,952 63	496,361 58
Prince Edward Island.....	300 00	100 00	100 00		1,025 00	2,165 00
Yukon.....		1,630 00	4,700 00	1,197 00	1,442 00	8,969 00
Total.....	1,640,581 60	1,324,573 30	1,374,527 48	1,367,676 22	853,638 48	13,578,535 63
Commission paid.....	6,151 73	4,966 79	5,154 23	3,128 37	3,201 01	50,913 08
Express charges.....	5,653 73	5,312 97	5,360 81	4,762 58	3,699 95	51,493 40
Total.....	11,805 46	10,279 76	10,515 04	9,890 95	6,900 96	102,406 48

10 GEORGE V, A. 1920

THE GRAND TRUNK PACIFIC RAILWAY COMPANY,

IN ACCOUNT WITH THE MINISTER OF FINANCE AND RECEIVER GENERAL OF CANADA.

Authorized issue of £14,000,000 guaranteed by the Dominion Government
(Chapter 98, Acts of 1905.)

	Dr.		Cr.	
	\$	cts.	\$	cts.
By proceeds of £3,200,000 issue of 3 per cent bonds in March, 1905, and sold to Rothschilds & Sons at a net price of 92½ and accrued interest—				
£3,200,000 at 92½.....	£2,960,000-0-0	\$14,405,333 33		
Accrued interest.....	34,817-0-11	169,442 96		
	2,994,817-0-11	14,574,776 29		
Less cost of exchange in transfer to Canada.....		15,102 21		
			14,559,674 08	
By proceeds of £2,000,000 issue of 3 per cent bonds in July, 1909, and sold to Rothschilds & Sons at a net price of 80 and accrued interest—				
£2,000,000 at 80.....	£ 1,600,000-0-0	7,786,666 66		
Accrued interest.....	4,014-5-0	19,536 02		
	1,604,014-5-0	7,806,202 68		
Plus profit in exchange in transfer to Canada.....		5,006 09		
			7,811,208 77	
By proceeds of £2,000,000 issue of 3 per cent bonds in July, 1910, placed with the Bank of Montreal, London, for public subscription on terms to net the company at least £80-13-9 (actual amount received £80-14 6½ per cent.)—				
£2,000,000 at 80-14-6½.....	£1,613,978-1-0	7,854,693 17		
Less interest on prepayments.....	1,169-15-5	5,692 88		
	1,612,808-5-7	7,849,000 29		
Plus interest allowed by Bank of Montreal, London, on holdings to date of transfer to Canada ...	1,732-11-4	8,431 82		
	1,614,540-16-11	7,857,432 11		
Less cost of exchange in transfer to Canada.....		5,186 66		
			7,852,245 45	
By interest allowed by Banks on deposits.....			1,280,977 07	
By amount to meet the obligations of the Crown to the Company under paragraph 5 of the schedule to Chapter 24, Acts of 1904.....			4,994,416 66	
By proceeds of £6,800,000 (balance of issue of £14,000,000) purchased by Dominion Government under the terms of the Grand Trunk Pacific Railway Bond Purchase Act, 1913—				
£6,800,000 at par.....		33,093,333 33		
Less amount allocated for the payment of interest on sums raised by the company from time to time on the pledging of bonds—				
Feb. 11, 1913, Bank of Montreal, Montreal.....	\$ 17,376 73			
Feb. 21, 1913, Bank of Montreal, London, £37,696 8-2.....	183,455 85			
May 5, 1914, Union of London and Smith's Bank, London £7,128-8-9	34,691 73			
May 5, 1914, Glynn Mills, Bank, Ltd., London, £4,277-1-3	20,815 04			
May 18, 1914, Bank of Montreal, London, £17,108-4-5.....	83,260 01			
	\$ 339,599 36			
Plus cost of exchange on transfer to Canada.....	14,118 15	353,717 51		
			32,739,615 82	
To amount of payments made to the company under sundry certificates from the Government Chief Engineer.....		69,238,137 85		
		69,238,137 85	69,238,137 85	

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THE GRAND TRUNK PACIFIC RAILWAY COMPANY.

IN ACCOUNT WITH THE MINISTER OF FINANCE AND RECEIVER GENERAL OF CANADA.

Authorized issue of \$16,000,000 guaranteed by the Dominion of Canada
(Chapter 34, Acts of 1914.)

	Dr.	Cr.
	\$ cts.	\$ cts.
By advances made by the Dominion Government against pledge of \$7,500,000 of 4 per cent bonds, advance being by issue of Dominion Notes at various times and subsequently confirmed by Legislation, Cap. 4, George V.		6,000,000 00
By proceeds of £655,600 of this issue sold to Messrs. Foley, Welch & Stewart, as follows:—		
Nov. 20, 1914, £482,400 at 92½.....\$ 2,171,604 00		
Accrued interest..... 33,508 91		
	\$ 2,205,112 91	
Jan. 26, 1915, £119,500 at 92½..... 537,949 17		
Accrued interest..... 854 18		
	538,803 35	
Feb. 20, 1915, £28,400 at 92½..... 127,847 33		
Accrued interest..... 581 17		
	128,428 50	
Aug. 13, 1915, £25,300 at 92½..... 113,892 17		
Accrued interest..... 425 40		
	114,315 57	
		2,986,660 33
By proceeds of sale of balance of issue to the Grand Trunk Railway Co.		3,780,000 00
By interest accrued on deposit		2,115 52
To amount of payments made to the company under sundry certificates from the Government Chief Engineer	12,768,775 85	
	12,768,775 85	12,768,775 85

THE CANADIAN NORTHERN RAILWAY COMPANY.

IN ACCOUNT WITH THE MINISTER OF FINANCE AND RECEIVER GENERAL OF CANADA.

Authorized issue of £1,622,586 19s, 9d. guaranteed by the Dominion Government (Chapter 11, Acts of 1908).

	Dr.	Cr.
	\$ cts.	\$ cts.
By proceeds of sale of £1,263,698 19s. 9d., or \$6,150,000, 3½ per cent first mortgage debenture stock sold en bloc for ..\$ 6,000,000 00		
Less exchange at \$4.862142 in transfer to Canada..... 5,577 08		
		5,994,422 92
By proceeds of £358,888 3½ per cent first mortgage debenture stock sold in March, 1911, at a net price to the company of 92, £330,176 19s. 2d. \$ 1,606,861 19		
Less exchange in transfer to Canada..... 4,326 51		
		1,602,534 68
By interest accrued to Nov. 30, 1918, on deposits.		246,360 62
To amount of payments made to the company under sundry certificates from the Government Engineer.	7,107,789 54	
To balance	735,528 68	
	7,843,318 22	7,843,318 22
		735,528 68
Mch. 31, 1919, By balance.		

10 GEORGE V, A. 1920

THE CANADIAN NORTHERN RAILWAY COMPANY.

IN ACCOUNT WITH THE MINISTER OF FINANCE AND RECEIVER GENERAL OF CANADA.

Authorized issue of \$45,000,000 guaranteed by the Dominion of Canada
(Chapter 20, Acts of 1914).

	Dr.		Cr.	
	\$	cts.	\$	cts.
By advance made by Dominion Government, August to December, 1914, against pledge of \$12,500,000 of 4 per cent bonds, advance being by issue of Dominion Notes at various times and subsequently confirmed by Legislation Cap. 4-5, Geo. V.....			10,000,000	00
By proceeds sale of £3,000,000 4 per cent bonds in July, 1914, at a net price to the Company of 91½.....	£2,745,000	0 0		
By profit on exchange in transfer to Canada.....		109,361		32
By proceeds sale of £500,000 4 per cent bonds in February, 1915, at a price to the Company of 91 plus accrued interest.....	£ 455,000	0 0		
Accrued interest.....		7,145		5
	£ 462,145	6 5		
To loss in exchange in transfer to Canada.....				8,279 55
				2,240,827 68
By advance made by Columbia Trust Co., New York, September, 1915, against pledge of \$15,333,333.34, 4 per cent bonds, said bonds being pledged as security for the repayment of notes issued by the Company, due September 1, 1917, for \$11,500,000. These notes were sold on a 6 per cent basis less underwriting claims, the net proceeds being.....				11,084,850 00
“ On September 1, 1917, when these notes came due to enable the Company to take them up the Government advanced to the Company \$9,981,021.03 against security of \$15,396,334 of the above 4 per cent bonds, the remaining bonds \$27,000 were sold under the option given to holders of the notes at the price of 79 per cent, and the difference in proceeds namely, 6,707,552 reverted to the credit of this account being.....				\$ 1,811 03
By gain on Exchange from New York.....				33 95
				1,844 98
By interest accrued to November 30, 1918.....				329,309 11
To amount of payments made to the Company under sundry Certificates from the Government engineer.....	37,123,348	11		
To balance.....		1,844 98		
	37,125,193	09	37,125,193	09
November 1, 1918. By balance.....				94,780 70

SESSIONAL PAPER No. 2

THE CANADIAN NORTHERN ONTARIO RAILWAY COMPANY.

IN ACCOUNT WITH THE MINISTER OF FINANCE AND RECEIVER GENERAL OF CANADA.

Authorized issue of £7,350,000 guaranteed by the Dominion of Canada
(Chapter 6, Acts of 1911).

	Dr.	Cr.
	£	cts.
Proceeds of £7,000,000 3½ per cent first mortgage debenture stock sold at a net price to the company of 90½.....	£6,353,500 0 0	830,915,500 00
Less exchange in transfer to Canada.....	1,531 34	
		30,913,968 66
By advance made by the Guaranty Trust Company of New York, July, 1913, on £293,837 first mortgage debenture stock pledged as security.....		1,001,004 71
By proceeds of sale of £23,561 in July, 1914, of this stock at a net price of 88.....	£29,533 14 0	
By advance made by Lloyds Bank, Ltd., London, on £22,662 of above stock pledged as security (£70 advanced July, 1914, for each £100 of pledged securities).....	15,821 8 0	
	£45,355 2 0	8 220,728 15
By profit on exchange in transfer to Canada.....	188 84	
		220,916 99
By interest accrued to November 30, 1918, on deposits.....		1,416,812 37
To amount of payments made to the company under sundry certificates from the Government Engineer.....	33,005,146 44	
To balance.....	547,556 29	
	33,552,702 73	33,552,702 73
May 31, 1919, By balance.....		547,556 29

THE CANADIAN NORTHERN ALBERTA RAILWAY COMPANY.

IN ACCOUNT WITH THE MINISTER OF FINANCE AND RECEIVER GENERAL OF CANADA.

Authorized issue of £647,260 guaranteed by the Dominion of Canada
(Chapter 6, Acts of 1910, as amended by Chapter 8, Acts of 1912).

	Dr.	Cr.
	£	cts.
By proceeds of sale of £647,260 in October, 1911, 3½ per cent first mortgage debenture stock at a net price to the company of 92, £553,479-4-0.....	£ 2,897,998 77	
Less exchange in transfer to Canada.....	7,819 69	
		2,890,179 08
By interest accrued to November 30, 1918, on deposits.....		79,267 81
To amount of payments made to the company under sundry certificates from the Government Engineer.....	2,952,897 03	
To balance.....	16,549 86	
	2,969,446 89	2,969,446 89
May 31, 1919, By balance.....		16,549 86

10 GEORGE V, A. 1920

THE CANADIAN NORTHERN ALBERTA RAILWAY COMPANY.

IN ACCOUNT WITH THE MINISTER OF FINANCE AND RECEIVER GENERAL OF CANADA.

Authorized issue of £733,561 guaranteed by the Dominion of Canada
(Chapter 7, Acts of 1912).

	Dr.	Cr.
	\$ cts.	\$ cts.
By proceeds of £410,959 issue, 3½ per cent debenture stock sold in November, 1912, at a net price to the company of 96, £369,863—2—0.....\$ 1,800,000 13		
Loss on transfer to Canada.....0 13		1,800,000 00
By advances made by the Canadian Bank of Commerce, July, 1913, on the pledging of \$1,350,000 3½ per cent debenture stock (\$70 advanced for each \$100 pledged).....		945,000 00
By advances made by the Guaranty Trust Company of New York, July, 1913, on £45,206 3½ per cent debenture stock pledged as security.....		154,001 77
By interest accrued to November 30, 1918, on deposits.....		40,066 10
To amount of payments made to the company under sundry certificates from the Government Engineer.....	2,927,440 00	
To balance.....	11,627 87	
	2,939,067 87	2,939,067 87
May 31, 1919, by balance.....		11,627 87

SESSIONAL PAPER No. 2

DECAYED PILOTS FUND.

In account with the Dominion of Canada.

1919.						
April 1.	Balance from March 31, 1918.				\$	67,180 57
	Receipts from April 1, 1918, to March 31, 1919					5,601 40
	Interest on Bonds—					
	1916-31 War Loan bonds.			\$	200 00	
	1917-37 War Loan bonds.				125 00	
	1917 Victory Loan bonds.				522 50	
	Montreal Harbour bonds.				920 00	
	Province of Ontario bonds.				1,080 00	
						2,847 50
	Interest on deposit with the Government.					113 89
					\$	75,743 36
	LESS—Pensions to pilots, widows and minors.				6,937 50	
	Deduct refund received from heir of David Mathieu who died October 22, her last pension being for full quarter				3 67	
						6,933 83
					\$	68,809 53
	Gain for year \$1,628 96.					
1919.						
March 31.	Cash on deposit with the Government.					6,809 53
" 31.	Bonds and debentures held by government as under.					

MONTREAL HARBOUR BONDS.

Date.	Rate of Interest.	Maturing.	Series.	Numbers.	Amount.
					\$ cts.
July 4, 1891.	4 p.c.	July 5, 1921.	H.	64, 65, 139-142.	6,000 00
Jan. 5, 1894.	4 " "	July 5, 1924.	J.	231-246.	16,000 00

PROVINCE OF ONTARIO BONDS.

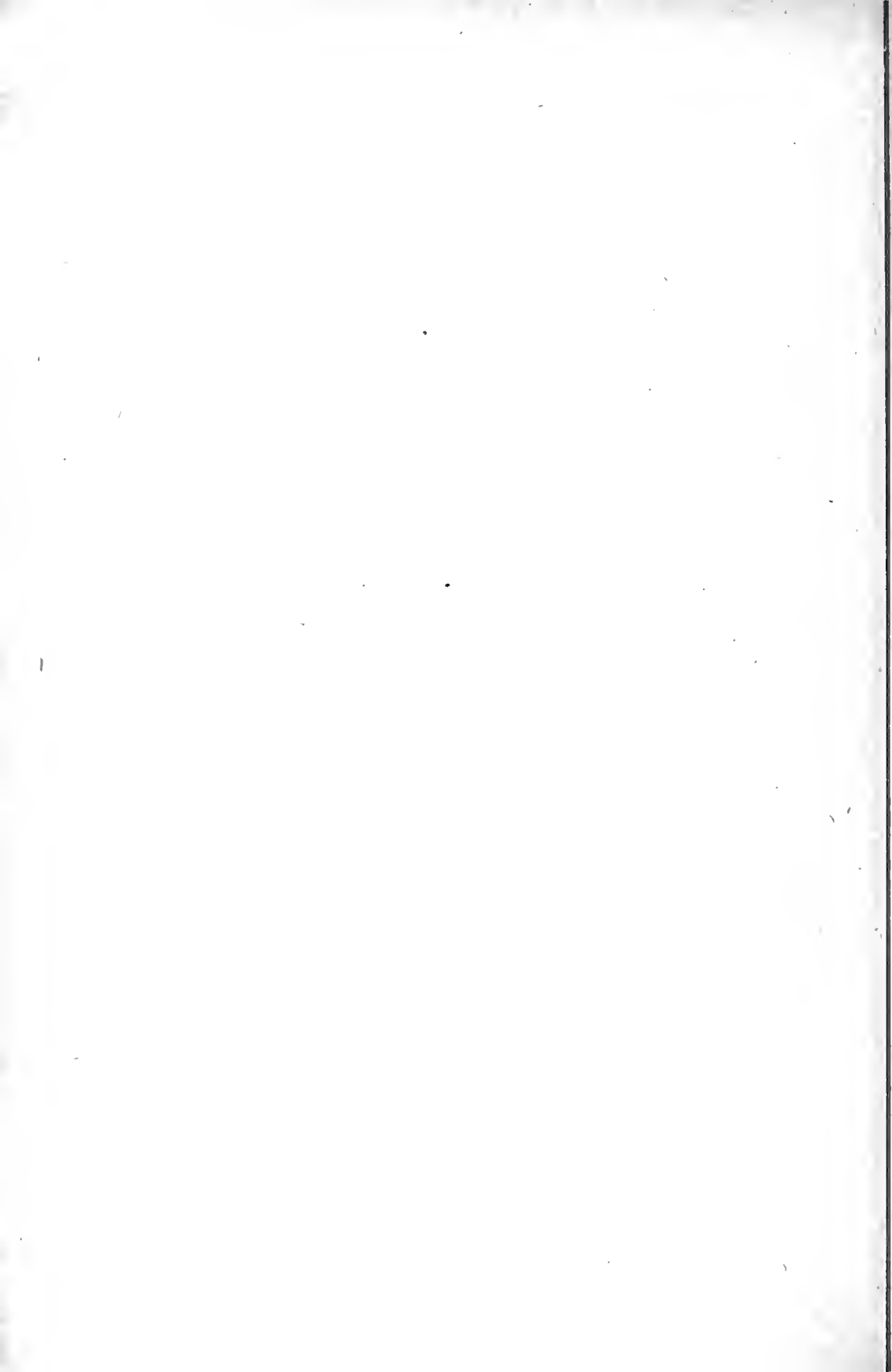
May 1, 1915.	4½ p.c.	May 1, 1925.	L.	L. 3532, 3, 4, L. 3060, L. 3067-8	6,000 00
May 1, 1915.	4½ p.c.	May 1, 1925.		Nos. 0708-0725 inclusive	18,000 00

DOMINION OF CANADA BONDS.

Oct. 1, 1916.	5 p.c.	Oct. 1, 1931.	1916-31	E. 65882 to 65885 inclusive	4,000 00
Feb. 1, 1917.	5 " "	Feb. 1, 1937.	1917-37	B. 22260-2 inclusive.	1,500 00
Feb. 1, 1917.	5 " "	Feb. 1, 1937.	1917-37	M. 12839.	1,000 00
Dec. 7, 1917.	5½ " "	Dec. 1, 1937.	V. Loan	XX 1560 V.	5,000 00
Dec. 1, 1917.	5½ " "	Dec. 1, 1937.	V. Loan	XX24603-SM.	4,000 00
Dec. 1, 1917.	5½ " "	Dec. 1, 1937.	V. Loan	XX7571Z.	500 00
					62,000 00
					\$ 68,809 53

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Library of Parliament.....	13	16,700	16,700	7	10	17	24,500 00	11,750 00	36,250 00	36,250 00
Marine.....	23	43,180	.....	8	6	109	123	22,300 00	15,400 00	184,450 00	222,150 00	222,150 00
Inside.....	234	111,240	151,420	3	.....	6	9	5,500 00	.....	7,680 00	13,180 00	235,330 00
Outside.....	31	42,700	.....	4	4	121	129	9,200 00	12,200 00	159,800 00	181,200 00	181,200 00
Militia and Defence.....	31	3,200	45,900	.....	.....	7	7	.....	.....	17,500 00	17,500 00	198,700 00
Inside.....	31	47,610	47,610	9	3	163	175	30,725 00	10,600 00	314,772 50	356,097 50	356,097 50
Outside.....	.....	.....	.....	5	3	107	115	7,500 00	9,500 00	154,950 00	171,950 00	171,950 00
Naval.....	.....	.....	.....	1	.....	.....	1	4,000 00	.....	446,850 00	450,850 00	450,850 00
Inside.....	210	197,090	.....	58	9	581	618	467,500 00	18,750 00	6,638,385 25	7,178,502 75	8,111,692 75
Outside.....	1,284	911,070	1,138,160	278	95	6,839	7,212	410,272 00	129,935 50	55,462 50	65,762 50	65,762 50
Printing and Stationery.....	21	22,450	22,450	3	2	33	38	6,100 00	4,200 00	3,000 00	7,600 00	7,600 00
Inside.....	.....	.....	.....	1	.....	.....	2	4,000 00	9,700 00	20,550 00	42,350 00	42,350 00
Outside.....	16	22,025	22,025	10	3	14	21	12,100 00	6,000 00	492,592 00	527,842 00	527,842 00
Privy Council.....	25	36,520	51,167	.....	.....	294	307	29,250 00	.....	174,325 00	189,125 00	189,125 00
Public Works.....	22	14,647	.....	9	2	79	90	7,200 00	7,600 00	15,900 00	20,985 10	210,108 10
Inside.....	28	46,556	152,117	15	.....	8	10	5,400 00	.....	.....	21,300 00	21,300 00
Outside.....	251	9,450	198,667	2	.....	.....	2	3,800 00	.....	36,250 00	3,800 00	3,800 00
Railways and Canals.....	52	57,700	67,150	2	.....	.....	2	20,950 00	5,000 00	40,100 00	70,200 00	70,200 00
Inside.....	34	38,510	38,510	8	1	32	41	25,750 00	1,500 00	67,650 00	67,650 00	67,650 00
Outside.....	27	52,950	32,950	10	1	29	31	.....	.....	22,800 00	22,800 00	22,800 00
Secretary of State.....	.....	.....	.....	6	6	220	232	12,900 00	15,700 00	301,350 00	309,450 00	309,450 00
Senate.....	.....	.....	.....	8	1	7	16	8,750 00	1,300 00	16,750 00	26,800 00	26,800 00
Soldiers Civil Re-Establishment.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Trade and Commerce.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Inside.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Outside.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Total.....	4,236	3,537,283	3,587,283	794	221	13,659	14,074	1,822,130 16	400,335 17	15,608,636 13	17,831,601 70	17,831,601 70



BALANCE SHEET

RECEIPTS AND PAYMENTS

MISCELLANEOUS STATEMENTS

10 GEORGE V, A. 1920

PUBLIC

BALANCE Sheet Dominion of

Dr.	Amount.	Total.
	\$ cts.	\$ cts.
INVESTMENTS.		
<i>Sinking Funds.</i>		
Loan of 1884.....	8,210,390 52	
3½ per cent loan of 1930-50.....	7,439,308 77	
4 per cent loan of 1940-60.....	2,764,676 47	
War loan, 1915-25.....	250,300 00	
		18,664,675 76
<i>Sundry Investments.</i>		
Consolidated Fund Investment Account.....	261,532 98	
Loans to Banks, "Finance Act, 1914".....	69,628,000 00	
Loans to Banks (on call).....	2,170,000 00	
Montreal Harbour Commission.....	26,485,000 00	
Montreal Turnpike Trust.....	148,828 00	
Quebec Harbour Debentures.....	10,637,550 58	
St. John Bridge and Railway Extension Company.....	433,900 00	
Three Rivers Harbour Debentures.....	81,750 97	
Canadian Northern Railway Loan Account, 1914 (Chap. 4, Act of 1915).....	10,000,000 00	
Canadian Northern Railway Loan Account, 1916.....	15,000,000 00	
Canadian Northern Railway Interest Account (Chap. 20, Acts of 1914).....	5,294,000 02	
Canadian Northern Railway (Act No. 1, Legislation, 1918, on account of interest and equipment).....	25,000,000 00	
Canadian Northern Railway (Loan under War Measures Act).....	15,681,021 03	
Canadian Northern Railway (purchase of Capital Stock C. N. Ry., Chap. 24, Acts 1917, sec. 4 sub-sec. 3).....	9,733,332 24	
Canadian Northern Ontario Railway Interest Account (sec. 10, Chap. 6, Acts 1911).....	2,396,099 68	
Canadian Northern Railway (Legislation, 1917, for acquisition of Capital Stock (7-8 George V, Chap. 24).....	25,000,000 00	
Central Canada Loan and Savings Company.....	500,000 00	
The Grand Trunk Pacific Railway Prairie Section Loan Account (Chap. 19 of Acts of 1909).....	10,000,000 00	
The Grand Trunk Pacific Railway Loan Account, 1913 (Chapter 23 of Acts, 1913).....	15,000,000 00	
The Grand Trunk Pacific Loan Account, 1914 (Chapter 4 of Acts, 1915).....	6,000,000 00	
The Grand Trunk Pacific Railway Investment Account.....	33,093,333 23	
The Grand Trunk Pacific Railway Loan Account, 1917 (Appropriation Act No. 4, 1917).....	5,038,053 72	
The Grand Trunk Pacific Railway Company Interest Account.....	7,081,783 45	
The Grand Trunk Pacific Railway. Appropriation Act, 1918.....	7,471,399 93	
The Grand Trunk Pacific Railway. Guaranteed Interest Account.....	5,616 37	
The Grand Trunk Pacific Railway. Receiver Account.....	500,000 00	
Huron & Erie Mortgage Corporation.....	1,000,000 00	
Province of Ontario Loan.....	2,000,000 00	
Province of Saskatchewan Loan.....	2,500,000 00	
Province of Saskatchewan (Loans to Farmers, O.C. P.C. 1810, July 19, 1918).....	900,000 00	
Province of Manitoba.....	500,000 00	
Standard Reliance Mortgage Corporation.....	100,000 00	
The Victoria Loan and Savings Company.....	100,000 00	
The Waterloo County Loan and Savings Company.....	225,000 00	
The Grand Trunk Railway Co. Temporary Loan.....	593,733 33	
		310,559,946 53
PUBLIC WORKS.		
<i>Canals.</i>		
Burlington Bay Canal.....	308,328 32	
Chambly Canal, River Richelieu.....	580,092 59	
Improvement of the Trent.....	559,067 70	
Lachine Canal.....	11,142,580 65	
Lake St. Peter.....	1,164,235 08	
Murray Canal.....	1,248,946 71	
Carried forward.....	15,003,251 05	329,224,622 29

SESSIONAL PAPER No. 2

ACCOUNTS.

Canada on March 31, 1919.

CR.	Amount.	Total.
	\$ cts	\$ cts.
PUBLIC DEBT.		
<i>Payable in London.</i>		
3 $\frac{3}{4}$ per cent loan, 1909	26,701,842 68	
3 $\frac{3}{4}$ " " 1884	23,467,206 27	
3 $\frac{3}{4}$ " " Canadian Pacific Railway land grant	15,036,006 66	
3 $\frac{3}{4}$ " " 1930-50	137,958,841 00	
3 " " 1888	8,071,230 16	
3 " " 1892	18,250,000 00	
3 " " 1894	10,950,000 00	
2 $\frac{1}{2}$ " " 1897	4,888,185 64	
4 " " 1940-60	93,926,666 66	
4 $\frac{1}{2}$ " " 1920-25	24,333,333 33	
		362,703,312 40
<i>Temporary Loans.</i>		
Imperial Government	214,133,333 31	
New York Loans	75,001,000 00	
Temporary Loan (Treasury bills)	73,820,000 00	
		362,954,333 31
<i>Payable in Canada.</i>		
Province of New Brunswick 6 per cent loan debentures	600 00	
Province of Canada 5 per cent loan debentures	409 64	
Dominion Stock issue A, 6 per cent	8,000 00	
" " " A, 3 $\frac{1}{2}$ "	12,836 67	
" " " B, 3 $\frac{1}{2}$ "	74,100 00	
" " " C, 3 $\frac{1}{2}$ "	48,666 67	
" " " F, 3 $\frac{1}{2}$ "	60,800 00	
Dominion of Canada War Loan, 1915-25	51,195,000 00	
" " " " 1916-31	63,066,300 00	
" " " " 1917-37	92,607,800 00	
Debenture Stock, 5 per cent, 1919	3,230,500 00	
" " " 5 " school lands	14,934,000 00	
Debenture Stock, 5 $\frac{1}{2}$ per cent, 1919	11,454,550 00	
" " " 5 $\frac{1}{2}$ per cent, 1920	929,250 00	
" " " 5 $\frac{1}{2}$ per cent, 1921	1,222,550 00	
War Savings Certificates	11,604,493 50	
War Savings and Thrift Stamps	1,524,033 83	
Bond Loan, 3 $\frac{1}{2}$ per cent, 1925-28	12,404,678 36	
Bond Loan, 4 $\frac{1}{2}$ per cent, 1925-45	95,207,351 17	
Victory Loan, 1917, 5 $\frac{1}{2}$ per cent	541,250,134 04	
Victory Loan, 1918, 5 $\frac{1}{2}$ per cent	575,048,207 54	
		1,475,884,311 78
<i>Payable in New York.</i>		
5 per cent Bond Loan, 1915-35	873,000 00	
5 per cent Public Service Loan, 1916	75,000,000 00	
		75,873,000 00
Dominion Notes		289,258,697 67
Provincial Notes, Nova Scotia		39,207 40
Unpaid Warrants, Prince Edward Island		549 59
SAVINGS BANKS.		
Dominion Government Savings Banks	11,396,364 36	
Post Office Savings Banks	41,654,920 36	
Savings Banks, Nova Scotia Suspense Account	977 81	
Savings Banks, Nova Scotia Interest Account	4,755 69	
		53,057,018 22
SEIGNEURIAL ACCOUNT.		
Compensation to Seigneurs	33,305 63	
Compensation to Township	153 00	
		33,458 63
Carried forward		2,619,803,889 00

10 GEORGE V, A. 1920

BALANCE SHEET Dominion of

Dr.	Amount.	Total.
	\$ cts.	\$ cts.
Brought forward	15,003,251 05	329,224,622 29
PUBLIC WORKS—Con.		
<i>Canals—Con.</i>		
Ottawa Works	6,875,244 17	
Quebec Canals	34,841 69	
Sault Ste. Marie Canals	4,935,809 42	
St. Lawrence Canals	34,145,085 97	
St. Onrs Locks	5,690 91	
St. Peters Canal	492,023 82	
Tay River Navigation	615,550 17	
Trent River Navigation	16,913,800 69	
Welland Canal	29,396,775 66	
Welland Ship Canal	16,550,911 77	
Miscellaneous	125 00	
		124,969,110 32
<i>Railways.</i>		
Digby and Annapolis Railway	660,683 09	
Intercolonial Railway	120,220,732 24	
International Railway	7,662 45	
Prince Edward Island Railway	11,451,124 15	
National Transcontinental Railway	164,035,738 54	
New Brunswick and Prince Edward Island Railway	300,911 89	
Hudson Bay Railway	20,794,445 17	
New Cars for His Royal Highness the Governor General	71,538 82	
North Railway	250,000 00	
Quebec Bridge	21,707,889 84	
Miscellaneous	18,000 00	
Quebec and Saguenay Railway	6,342,804 22	
Canadian Government Railways	41,786,967 17	
		387,643,497 58
<i>Sundry Works.</i>		
Bare Point Breakwater	217,995 90	
Cape Tormentine Harbour	236,860 63	
Esquimalt Graving Dock	1,279,571 22	
Georgian Bay to Montreal Waterway Survey	918,796 85	
Government Buildings, Ottawa	19,695,915 92	
Improvement to the St. Lawrence	23,979,653 88	
Kingston Graving Dock	556,589 35	
Land and Cable Telegraph Lines	348,320 77	
Lévis Graving Dock	971,592 58	
Montreal Harbour Improvements	1,460,342 83	
New Dominion Building, Toronto	1,166,646 95	
Port Arthur and Fort William Harbour and River Kaministiquie	12,420,405 81	
Halifax Dry Dock	3,627 17	
Port Colborne Harbour	904,459 39	
Quebec Harbour Improvements	8,083,009 64	
Rainy River, Lock and Dam	133 80	
St. Andrews Rapids including Red River Improvements	1,569,845 74	
St. John Harbour Improvements	11,111,043 57	
Tiffin Harbour Improvements	481,621 59	
Vancouver Harbour	3,582,434 00	
Victoria Harbour, Ontario, Improvements	761,861 79	
Victoria Harbour, British Columbia, Improvements	5,096,228 03	
Yukon Territories Works	1,921,392 10	
Toronto Harbour	2,968,365 68	
		99,336,655 19
Militia		12,118,150 87
Carried forward		953,297,036 25

SESSIONAL PAPER No. 2

Canada on March 31, 1919.

Cr.	Amount.	Total.
	\$ cts.	\$ cts.
Brought forward.....		2,619,803,889 00
<i>Trust Funds.</i>		
Bank Circulation Redemption Fund	5,867,188 40	
Common School Fund.....	2,616,304 65	
Indian Funds.....	9,238,786 67	
		17,752,279 72
<i>Province Accounts.</i>		
Province of British Columbia Debt Account.....	583,021 40	
" Manitoba Debt Account.....	3,578,941 20	
" Nova Scotia Debt Account	1,055,924 25	
" New Brunswick Debt Account.....	529,299 39	
" Ontario Debt Account 47 Vic. c. 4.....	2,848,289 52	
" Prince Edward Island Debt Account	775,791 83	
" Quebec Debt Account 47 Vic. c. 4.....	2,549,213 61	
		11,926,481 20
<i>Miscellaneous and Banking Accounts.</i>		
Alberta Government Seed Grain Account.....	8,784 19	
Alberta School Lands.....	587,658 43	
Atlantic and Lake Superior Ry. Co.....	1,521 82	
Banque du Peuple, Special Account.....	14,480 85	
Banque St. Hyacinthe, Special Account.....	7 741 09	
Banque St. Jean, Special Account.....	2,047 23	
Banque Ville Marie, Special Account.....	4,549 59	
Bank of Yarmouth, Special Account.....	1,024 82	
Behring Sea Indemnity.....	8,022 05	
Board of Pension Commissioners, Special Account.....	8,371 63	
Briton, Medical and General Life Association, Special Account.....	179 74	
Central Bank, Special Account.....	2,225 94	
Collingwood Harbour, Special Account	12,301 80	
Columbia River, Special Account.....	2,989 16	
Commercial Bank of Manitoba, Special Account.....	6,460 56	
Contractors Security.....	1,077,553 78	
Copyright Duties.....	76 37	
Decayed Pilots Fund Account.....	68,809 53	
Empress of Ireland Relief Fund, special account	1,144 61	
Fort Osborne Barracks, special account	62,947 27	
French Government Account	23,042 66	
Government Annuities Account	3,634,064 69	
Insurance Fund.....	668,838 46	
Intercolonial and Prince Edward Island Railway Employees Provident Fund.....	395,120 03	
Interprovincial Bridge over Restigouche, special account.....	8,837 70	
Labour Department, special account.....	1,713 71	
Land Assurance Fund, special account.....	8,413 21	
Halifax Pilots Pension Fund	45,437 44	
Interior Department, suspense account	231 44	
Law Fees, Maritime Court, Ontario.....	468 25	
Manitoba School Lands.....	443,945 09	
Militia and Defence, special account	2,141 14	
National Transcontinental Railway, apprentice fund	1,298 54	
Ontario Bank, special account.....	21,559 38	
Ontario Farmers Gift.....	25 61	
Pelagic Sealing.....	189,336 25	
Post Office Account	4,819,845 16	
Prisoners of War	131,979 31	
Railways and Canals, suspense account.....	40,738 05	
Railway Grade Crossing Fund.....	1,716,335 88	
Retirement Fund	5,881,869 78	
Royal Northwest Mounted Police, special account	140,583 60	
Carried forward.....	20,054,661 84	2,649,476,649 92

10 GEORGE V, A. 1920

BALANCE SHEET Dominion of

Dr.	Amount.	Total.
	\$ cts.	\$ cts.
Brought forward.....		953,297,036 25
PROVINCE ACCOUNTS.		
Province of Nova Scotia Suspense Account.....	40,315 94	
Province of Prince Edward Island Land Account.....	782,402 33	
Province of Quebec Debt Account.....	1,473,609 63	
		2,296,327 90
MISCELLANEOUS AND BANKING ACCOUNTS.		
Alien Enemy	20,690 07	
Agriculture "Feed for Live Stock"	511,565 89	
Agriculture "Seed Peas and Beans"	257,911 61	
Bank of Montreal, Provincial Note Suspense.....	28,431 33	
Bank of Montreal, Victory Loan Trading Account.....	5,772,095 67	
Bank of England, Suspense Account	59,527 05	
Calgary and Edmonton Railway Special Account.....	303,223 42	
Canada Food Board, Tractor Account.....	14,572 38	
Cash Suspense	20,307 17	
Copper Coinage	30,784 77	
Canadian Pacific Railway Land Grant.....	23,674 43	
Canadian Northern Railway Special Account.....	342,805 68	
Gold Coinage	859,450 19	
High Commissioner Suspense Account	5,637 61	
Imperial Government Accounts.....	443,795,649 67	
Italian Government Account	175,921 73	
King's Printer Advance, "Stationery"	535,318 17	
Qu'Appelle Long Lake and Saskatchewan Railway Special Account.....	74,416 01	
Russian Government Account	36,098 07	
Saskatchewan Seed Grain Account.....	131,992 75	
Seed Grain and Relief Account	5,250,848 78	
Silver Coinage	1,170,158 62	
Sinking Funds Special Account.....	1,728,349 50	
Sinking Fund Special Account—War Loan 1915-25.....	2,837 37	
Southern Alberta Land Co.....	354,684 00	
Canada Grain Act.....	142,127 96	
United States Government, Hay Account	186,580 15	
Railway Equipment—Department of Railways and Cana s.....	33,955,867 07	
War Loan 1916-31.....	57 50	
Canadian Government Railway (Open Account)	6,118,115 41	
Canadian Government Railway (Stores Accounts)	11,497,649 13	
Soldiers Land Settlement Board.....	1,408,554 31	
St. John & Quebec Railway (Open Account).....	6,495 19	
St. John & Quebec Railway (Stores Accounts).....	1,494 56	
		514,823,993 22
CASH.		
Receiver General, Ottawa	131,073,080 01	
Receiver General, London	4,108,544 71	
	135,181,624 72	
LESS—Bank of Montreal, New York.....	1,629,242 88	
		133,552,381 84
SPECIE RESERVE.....		122,227,367 08
Carried forward		1,726,197,106 29

SESSIONAL PAPER No. 2

Canada on March 31, 1919.

Cr.	Amount.	Total.
	\$ cts.	\$ cts.
Brought forward.....	20,054,661 84	2,649,476,649 92
MISCELLANEOUS AND BANKING ACCOUNTS— <i>Con.</i>		
St. Stephens Bank Special Account.....	11,698 67	
Saskatchewan School Lands.....	1,107,536 89	
St. Helen's Island Special Account.....	19,783 10	
Strathcona Trust Fund.....	500,000 00	
Superannuation Fund.....	551,056 54	
Three Rivers Harbour Sinking Funds.....	2,049 81	
Trade and Commerce Suspense Account.....	281,218 93	
Unpaid Coupons.....	1,208,734 47	
Unpaid Debentures.....	973 33	
Unpaid Warrants of former years.....	49 36	
Unpaid Dividends, British Columbia.....	33 67	
" Canada.....	4,663 18	
" Dominion Stock.....	3,794 33	
" New Brunswick.....	1,279 00	
" Nova Scotia.....	795 80	
" Prince Edward Island.....	867 25	
" 3 p.c. 1894 stock.....	21 15	
" Victory Loan, 1917.....	2,700 18	
Victory Loan, 1917, Suspense Account.....	1,501,407 77	
" Canvassers' Suspense Account.....	1,088 72	
War, Special Account.....	1,904,660 86	
		27,159,074 85
Carried forward.....		2,676,635,724 77

10 GEORGE V, A. 1920

BALANCE Sheet Dominion of

DR.	Amount.	Total.
	\$ cts.	\$ cts.
Brought forward		1,726,197,106 29
TERRITORIAL ACCOUNT.		
North West Territories Organization	1,460,000 00	
North West Territories Purchase	1,460,000 00	
ADD—Dominion Lands to March 31, 1911	10,425,395 92	
	13,345,395 92	
LESS—Received from Dominion Lands	4,275,528 11	
	9,069,869 81	
ADD—Expenses connected with North West Rebellion	826,077 87	
		9,895,947 68
RAILWAY ACCOUNTS.		
Canadian Pacific Railway	62,789,776 09	
Grand Trunk Railway, Debenture Accounts	15,142,633 34	
Grand Trunk Railway, Interest Account	10,457,458 01	
Grand Trunk Railway, Special Account	7,302 18	
		88,397,169 62
Consolidated Fund		852,145,501 18
Total		2,676,635,724 77

10 GEORGE V, A. 1920

STATEMENTS of the Receipts and Payments of

Receipts.	Amount.	Total.
	\$ cts.	\$ cts.
CONSOLIDATED FUND.		
Customs.....	147,169,187 98	
Excise.....	30,342,034 26	
Post Office.....	21,603,542 09	
Revenue from Public Works.....	317,546 94	
" Minor Public Works.....	59,117 08	
" Railways.....	37,967,550 84	
" Canals.....	387,654 90	
Interest on Investments.....	7,421,001 58	
Patent Fees.....	275,708 85	
Casual.....	2,910,189 73	
Ordnance Lands.....	4,819 27	
Fines and Forfeitures.....	228,815 17	
Premium, Discount and Exchange.....	532,848 90	
Mariners Fund.....	69,243 65	
Electric Light.....	88,071 25	
Steamboat Inspection.....	2,774 61	
Gas Inspection.....	55,701 45	
Weights and Measures.....	134,889 70	
Cullers Fees.....	1,229 49	
Law Stamps.....	8,628 10	
Penitentiaries.....	132,958 13	
Insurance Inspection.....	64,683 98	
Fisheries.....	123,114 29	
Canada Gazette.....	29,413 70	
Superannuation Fund.....	26,068 67	
Lighthouse and Coast Service.....	335 00	
Dominion Steamers.....	13,620 92	
Military College.....	54,428 13	
Militia.....	35,951 84	
Civil Service Examination Fees.....	11,568 00	
Dominion Lands.....	3,539,927 50	
Militia Pensions.....	23,840 96	
Inspection of Staples.....	1,082,069 63	
Royal North West Mounted Police Officers Pensions.....	4,030 26	
Chinese Revenue.....	2,026,669 00	
War Tax Revenue.....	56,177,508 33	
		312,946,747 18
LOANS.		
Temporary Loans—		
Imperial Government.....	214,133,333 31	
Treasury Bills.....	214,121,250 00	
5 per cent Debenture Stock 1919.....	107,500 00	
War Saving Certificates.....	647,661 70	
Victory Loan, 1917.....	780,470 99	
5½ per cent Debenture Stock, 1919.....	11,454,550 00	
5½ per cent Debenture Stock, 1920.....	929,250 00	
5½ per cent Debenture Stock, 1921.....	1,222,550 00	
War Saving and Thrift Stamps.....	1,640,166 28	
Victory Loan, 1918.....	575,048,267 54	
5 per cent Debenture Stock, 1919. School Lands.....	3,876,000 00	
		1,023,960,999 82
SAVING BANKS.....		16,761,819 73
DOMINION NOTES.....		193,245,500 00
TRUST FUNDS.		
Bank Circulation Redemption Fund.....	206,951 65	
Common School Fund.....	4,427 39	
Indian Fund.....	1,569,663 54	
		1,781,042 58
Carried forward.....		1,548,696,106 31

SESSIONAL PAPER No. 2

Canada for the Fiscal Year ended March 31, 1919.

Payments.	Amount.	Total.
	\$ cts.	\$ cts.
CONSOLIDATED FUND.		
Interest on Public Debt.....	77,431,432 10	
Charges of Management.....	723,336 23	
Sinking Funds.....	1,418,495 35	
Premium, Discount and Exchange.....	582,340 17	
Civil Government.....	7,234,897 46	
Administration of Justice.....	1,495,688 41	
Dominion Police.....	148,488 98	
Legislation.....	1,766,400 84	
Penitentiaries.....	1,067,586 40	
Agriculture.....	3,884,928 51	
Immigration.....	1,112,679 17	
Quarantine.....	227,389 18	
Pensions.....	18,282,440 38	
Superannuation.....	495,016 94	
Militia.....	3,253,875 58	
Royal Northwest Mounted Police.....	719,142 73	
Public Works, Income.....	6,295,059 71	
Railways and Canals, Income.....	559,695 15	
Mail Subsidies and Steamboats Subventions.....	1,391,849 97	
Ocean and River Service.....	1,365,199 29	
Lighthouse and Coast Service.....	1,911,246 89	
Marine Hospitals.....	74,291 36	
Steamboat Inspection.....	72,875 53	
Fisheries.....	1,027,149 91	
Geological Survey.....	392,018 25	
Scientific Institutions.....	375,575 33	
Subsidies to Provinces.....	11,327,236 48	
Indians.....	1,971,172 16	
Government of the Northwest Territories.....	4,962 60	
Miscellaneous.....	9,515,933 45	
Yukon Provisional District.....	183,243 08	
Customs.....	4,274,792 89	
Exercise.....	1,151,488 81	
Weights, Measures, Gas and Electric Light.....	311,293 21	
Adulteration of Food.....	44,621 35	
Post Office.....	19,273,758 11	
Public Works Collection.....	877,471 84	
Railways and Canals Collection.....	45,491,583 94	
Dominion Lands.....	2,247,996 55	
Trade and Commerce.....	1,608,229 34	
Naval Service.....	792,182 19	
Labour.....	166,260 22	
Soldiers Land Settlement.....	207,558 94	
		232,731,282 98
REDEMPTION OF DEBT.		
Temporary Loan Imperial Government.....	8,172,130 72	
New York Temporary Loan 1915.....	25,005,000 00	
Treasury Bills.....	215,411,250 00	
Dominion Stock Issue A 3½ per cent.....	18,000 00	
" " B 3½ per cent.....	10,100 00	
5 per cent Debenture Stock 1919.....	100,000 00	
War Savings Certificates.....	1,105,936 90	
War Savings and Thrift Stamps.....	116,132 45	
Compensation to Seigneurs.....	779 33	
		249,939,329 40
TRUST FUNDS.		
Bank Circulation Redemption Fund.....	139,372 52	
Indian Fund.....	996,014 22	
		1,135,386 74
Carried forward.....		483,805,999 12

10 GEORGE V, A. 1920

STATEMENT of the Receipts and Payments of

Receipts.	Amount.	Total.
	\$ cts.	\$ cts.
Brought forward.....		1,548,696,109 31
INVESTMENTS.		
Consolidated Fund Investment Account.....	2,000 00	
Loans to Banks, Finance Act, 1914.....	150,282,500 00	
Imperial Government, Bank of Montreal, New York Loan	35,000,000 00	
Province of British Columbia.....	3,000,000 00	
Huron and Erie Mortgage Corporation.....	500,000 00	
		188,784,500 00
MISCELLANEOUS.		
Agriculture, Feed for Live Stock.....	649,430 15	
Alberta School Lands	1,320,809 82	
Assigned Pay Special Account	3,490,949 61	
Bank of Montreal Special Account.....	2,944,364 00	
Banque Ville-Marie Special Account.....	75 00	
Bank of Vancouver Liquidation Account	45,000 00	
Board of Pension Commissioners, New York Special Account.....	384,244 93	
Calgary and Edmonton Railway Special Account	164,497 65	
Canada Food Board "Tractor Account"	338,613 36	
Canada Grain Act, Government Elevators.....	1,645,032 49	
Canadian Government Railways Open Account.....	27,736,399 75	
Canadian Government Railways Stores Account.....	13,797,899 95	
Canadian Northern Railways Special Account	159,021 12	
Cash Suspense No. 1	30,562 28	
Board of Pension Commissioners Special Account.....	4,419 38	
Contractors Securities	1,434,907 76	
Copper Coinage	134,417 00	
Decayed Pilots	8,666 46	
Dominion Account, Department of Railways and Canals	692 22	
Dominion Assay Office.....	6,618,320 44	
Empress of Ireland Relief Fund Special Account.....	4,562 50	
Fair wages, Suspense Account.....	500 00	
Gold Coinage Account.....	83,628 83	
Government Annuities.....	462,640 25	
Halifax Relief Fund, Special Account.....	1,393 53	
Halifax Pilots Pension Fund.....	47,021 14	
High Commissioner for Canada, Suspense Account.....	634 48	
Imperial Government.....	61,929,481 30	
Insurance Fund.....	213,050 15	
Intercolonial, Prince Edward Island Railway, Employees Provident Fund.....	396,546 37	
King's Printer Advance Account.....	2,383,311 91	
King's Printer Stationery Office Account	2,345,216 61	
Land Assurance Fund, Special Account.....	293 22	
Manitoba School Lands	664,859 67	
National Transcontinental Railway Apprentices, Special Account.....	81 56	
National Transcontinental Railway Medical Fund	29,194 36	
Outstanding Cheques	81,916 90	
Post Office Account.....	120,338,743 43	
Prisoners of War	60,313 29	
Qu'Appelle, Long Lake and Saskatchewan Railway, Special Account	629,943 53	
Railways and Canals, Suspense Account	119 27	
Railway Grade Crossing Fund	200,000 00	
Railway Equipment, Department of Railways and Canals	14,756,313 39	
Retirement Fund	963,463 35	
Royal Bank of Canada, Special Account	954,528 49	
Royal North West Mounted Police, Special Account	7,500 00	
Saskatchewan School Lands.....	3,143,093 83	
Seed Grain and Relief Accounts	6,747,536 55	
Seed Grain Advances, 1908, Saskatchewan Government.....	6,435 21	
Silver Coinage Account	2,372,000 00	
Carried forward.....	281,632,586 49	1,737,480,609 31

SESSIONAL PAPER No. 2

Canada for the Fiscal Year ended March 31, 1919.

Payments.	Amount.	Total.
	\$ cts.	\$ cts.
Brought forward.....		483,805,999 12
INVESTMENTS.		
Canadian Northern Railway, Interest Loan Account.....	541,641 75	
Canadian Northern Railway Loan Legislation, 1918, Interest and Equipment.....	25,600 0 00	
Canadian Northern Railway, Loan under War Measures Act.....	15,681,021 03	
Canadian Northern Railway, Purchase of Capital Stock.....	9,733,333 24	
Central Canada Loan and Savings Company.....	500,000 00	
Grand Trunk Pacific Railway, Appropriation Act, 1918.....	7,471,399 93	
Grand Trunk Pacific Railway Guaranteed Interest Account.....	5,616 37	
Grand Trunk Pacific Railway, Receiver Account.....	500,000 00	
Grand Trunk Railway Temporary Loan.....	593,733 33	
Huron and Erie Mortgage Corporation.....	1,000,000 00	
Loans to Banks, Finance Act, 1914.....	193,245,500 00	
Montreal Harbour Commission.....	505,000 00	
Quebec Harbour Commission.....	281,000 00	
Province of British Columbia Loan.....	3,000,000 00	
Province of Manitoba Loan.....	500,000 00	
Province of Saskatchewan Loan.....	900,000 00	
Standard Reliance Mortgage Corporation.....	100,000 00	
Victoria Loan and Savings Company.....	100,000 00	
The Waterloo County Loan and Savings Company.....	225,000 00	
Canadian Northern Ontario Railway, Interest Loan Account.....	599,024 92	
Consolidated Fund Investment Account.....	43,893 35	
		260,526,163 90
MISCELLANEOUS.		
Agriculture, Feed for Live Stock.....	493,551 34	
Alberta School Lands.....	1,464,580 92	
Alien Enemy, Special Account.....	20,690 07	
Assigned Pay, Special Account.....	3,490,949 61	
Bank of England, Suspense Account.....	35,021 85	
Bank of Montreal, Special Account.....	2,944,364 00	
Banque du Peuple, Special Account.....	50 00	
Banque St. Hyacinthe, Special Account.....	190 00	
Banque St. Jean, Special Account.....	80 00	
Banque Ville-Marie, Special Account.....	35 00	
Bank of Vancouver, Liquidation Account.....	45,000 00	
Bank of Yarmouth, Special Account.....	25 00	
Board of Pension Commissioner, New York, Special Account.....	384,244 93	
Board of Pension Commissioner, Special Account.....	325 00	
Calgary and Edmonton Railway, Special Account.....	9,112 47	
Canada Food Board, "Tractor Account".....	897,652 74	
Canada Grain Act, Government Elevators.....	1,652,045 83	
Canadian Government Railways, Open Accounts.....	32,691,715 76	
Canadian Government Railways, Stores Account.....	21,089,739 63	
Canadian Northern Railway, Special Account.....	47,125 28	
Cash Suspense No. 1.....	94,075 76	
Contractors Securities.....	2,029,960 18	
Copper Coinage.....	132,351 40	
Decayed Pilots.....	7,037 50	
Dominion Account, Department of Railways and Canals.....	692 22	
Dominion Assay Office.....	6,618,320 44	
Empress of Ireland Relief Fund, Special Account.....	4,613 12	
Fair Wages, Suspense Account.....	500 00	
Gold Coinage Account.....	890,201 95	
Government Annuities.....	245,979 54	
Halifax Relief Fund, special account.....	1,393 53	
Halifax Pilots Pension Fund.....	1,583 70	
High Commissioner for Canada, suspense account.....	2,037 44	
Imperial Government.....	385,844,954 86	
Carried Forward	461,140,201 07	744,332,163 02

10 GEORGE V, A. 1920

STATEMENTS of the Receipts and Payments of

Receipt.	Amount.	Total.
	\$ cts.	\$ cts.
Brought forward.....	281,632,586 49	1,737,480,609 31
MISCELLANEOUS— <i>Con.</i>		
Soldiers Land Settlement Loan Account.....	434 00	
Superannuation Fund No. 2	45,720 03	
St. John and Quebec Railway, open accounts.	154,147 07	
St. John and Quebec Railway, stores account.....	7,257 96	
Trade and Commerce Suspense, Commandeering of Russian Grain	281,218 93	
Three Rivers Harbour Sinking Fund	79 60	
United States Government, purchase of hay.....	3,980,782 33	
Unpaid Coupons	1,113,882 10	
Unpaid Dividends, Dominion Stock	115 50	
Unpaid Dividends, Victory Loan, 1917.....	2,700 18	
Bank of Montreal, special account, Victory Loan Trading	5,177,904 33	
Victory Loan, 1917, Canvassers Suspense.....	1,100 47	
Victory Loan-Suspense, 1917, Overseas.....	1,501 08	
Victory Loan Suspense, 1918	112,500 00	
Sinking Funds Generally.....	694,799 81	293,206,729 93
Specie Reserve.....		4,568,842 28
CASH ACCOUNTS.		
Bank of Montreal, London.....	148,755,682 89	
Bank of Montreal, New York.....	62,594,029 20	
Cash Credits	1,672,931,273 74	1,884,280,985 83
PUBLIC WORKS CAPITAL.		
St. Andrews Rapids.....		2,953 23
CHARGES OF MANAGEMENT LOAN ACCOUNT.....		7,484,273 83
Carried forward.		3,927,024,394 41

SESSIONAL PAPER No. 2

Canada for the Fiscal Year ending March 31, 1919—*Con.*

Payments.	Amount.	Total.
	\$ cts.	\$ cts.
Brought forward.....	461,140,201 07	744,332,163 02
MISCELLANEOUS— <i>Con.</i>		
Insurance Fund.....	127,594 82	
Intercolonial, Prince Edward Island Railway "Employees Provident Fund".....	342,220 25	
Suspense Account, Department of Interior.....	50,000 00	
King's Printer Advance Account.....	2,283,311 91	
King's Printer Stationery Office Account.....	2,400,219 18	
Manitoba School Lands.....	471,241 53	
National Transcontinental Railway, apprentices special account.....	569 30	
National Transcontinental Railway, Medical Fund.....	16,164 68	
Ontario Bank, special account.....	137 50	
Outstanding Cheques.....	81,916 90	
Post Office Account.....	121,277,330 66	
Prisoners of War.....	26,847 20	
Railway Grade Crossing Fund.....	8,715 46	
Railway Equipment, Department of Railways and Canals.....	48,712,180 46	
Retirement Fund.....	210,217 58	
Royal Bank of Canada, special account.....	954,528 49	
Saskatchewan School Lands.....	3,111,263 05	
Seed Grain and Relief Account.....	6,548,339 39	
Silver Coinage Account.....	2,718,653 41	
Soldiers Land Settlement Loan Account.....	1,408,988 31	
Superannuation Fund No. 2.....	17,219 34	
St. John and Quebec Railway, open account.....	154,994 63	
St. John and Quebec Railway, stores account.....	8,752 52	
St. Stephen's Bank, special account.....	59 00	
Trade and Commerce Suspense Commandeering of Grain.....	221,079 74	
United States Government—Purchase of Hay.....	3,486,834 35	
Unpaid Coupons.....	34,257 50	
Unpaid Dividends, Dominion Stock.....	771 00	
Bank of Montreal, Special Account, Loan Trading, 1918.....	7,450,000 00	
Victory Loan 1917, Canvasers Suspense.....	11 75	
Victory Loan Suspense 1918.....	112,500 00	
Sinking Funds Generally.....	1,272,263 60	
SPECIE RESERVE.....		664,649,409 56
		6,382,260 67
CASH ACCOUNTS.		
Bank of Montreal, London.....	151,927,414 75	
Bank of Montreal, New York.....	48,736,497 72	
Cash Debits.....	1,067,347,958 64	
SAVINGS BANKS.....		1,868,011,849 11
DOMINION NOTES.....		17,064,892 25
		154,785,663 25
RAILWAYS AND CANALS—CAPITAL.		
Canadian Government Railway.....	10,158,422 29	
Hudson Bay Railway.....	562,557 80	
National Transcontinental Railway.....	1,066,876 99	
New Brunswick and Prince Edward Island Railway.....	30,121 23	
Quebec Bridge.....	656,761 79	
Quebec and Saguenay Railway.....	4,639,214 32	
Tay River Navigation.....	8,000 00	
Trent River Navigation.....	380,059 52	
Welland Ship Canal.....	1,823,904 56	
		19,325,918 50
Carried forward.....		3,474,552,156 36

10 GEORGE V, A. 1920

STATEMENT of the Consolidated Fund of Canada, on March 31, 1919.

		DR.	CR.
	\$ cts.	\$ cts.	\$ cts.
To amount of payments (for details see page 11)	232,731,282 98		
Less Sinking Funds	1,448,495 35	231,282,787 63	
To Railway Subsidies		43,805 32	
To Railway Grade Crossing Fund		200,000 00	
To Canadian Government Railways—			
Balances written off the books of the Intercolonial			
Railway		692 22	
To War Account		446,519,439 48	
To Charges of Management Loan Account:			
War Savings Certificates—			
Advertising	24 64		
Printing Certificates	293 60		
$\frac{1}{2}$ per cent commission paid to Banks	1,815 70		
$\frac{1}{2}$ per cent commission paid to Postmasters	921 21	3,055 15	
5 per cent Debenture Stock—			
Advertising		149 12	
$5\frac{1}{2}$ per cent Debenture Stock—			
Printing Certificates	290 00		
$\frac{1}{2}$ per cent commission paid to Brokers	12,838 33	13,128 33	
5 per cent War Loan, 1917/37			
Advertising		48 72	
War Savings and Thrift Stamps—			
Salaries	32,307 52		
Office contingencies, postage, etc	6,555 85		
Printing and Stationery	81,721 00		
Printing pamphlets, etc	4,931 90		
Printing posters	17,319 91		
Advertising	55,483 28		
Expenses of District Committees	17,400 68		
Convention Expenses	2,593 09		
Travelling Expenses	8,348 65		
Rents	2,084 31		
Express and freight	1,658 17		
Telegrams and telephone	904 85		
Translation	4 00	231,313 21	
$5\frac{1}{2}$ per cent Victory Loan, 1917—			
Salaries	224,760 76		
Printing and Stationery	55,920 78		
Printing bonds	8,748 00		
Printing lists of unclaimed bonds	4,800 00		
Express	1,656 24		
Insurance	486 24		
Advertising	450 00		
Telegrams	397 41		
Postage	270 13		
Cartage	186 75		
Telephone	30 64	297,706 95	
$5\frac{1}{2}$ per cent Victory Loan, 1918—			
Salaries	67,736 57		
Office contingencies	502 87		
Printing and Stationery	45,569 38		
Postage and Insurance	12,428 34		
Printing 1,575,000 receipt forms	11,812 50		
Services for determining remuneration to Brokers	2,060 00		
Travelling expenses	1,967 94		
Telephone	157 60		
Carried forward	142,175 20	678,592,126 13	

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STATEMENT of the Consolidated Fund on March 31, 1919—*Con.*

		Dr.	Cr.
	\$ cts.	\$ cts.	\$ cts.
Brought forward	142,175 20	678,592,126 13	
5 per cent Victory Loan, 1918— <i>Concluded.</i>			
Translations	135 00		
Telegrams	77 60		
Express	73 69		
Cartage, etc	262 25		
Labour	62 26		
Rolland Paper Co., Ltd. "Dandy Roll"	157 41		
		142,943 41	
To balance as per Public Accounts, 1917-18		494,529,797 54	
By charges of management Loan Account—			
Refund by W. S. Leslie, Canvassers' Commission			
Victory Loan, 1918			48 00
By charges of management Loan Account—			
Being amounts charged from time to time against			
charges of management Loan Account, in connec-			
tion with the Capitalization of Temporary Loans			
in London, now written off by agreement with the			
Imperial Treasury			8,172,130 72
By amount of receipts (for details see page 10)			312,946,747 18
By balance 1918-19			852,145,501 18
		1,173,264,867 08	1,173,264,867 08

CASH ACCOUNT.

(For details see Statement of Receipts and Payments page 10).

		Dr.	Cr.
	\$ cts.	\$ cts.	\$ cts.
To Balance from Fiscal Year 1917-18—			
Canadian Banks cash debits on account of 1917-18	136,656,415 11		
Bank of Montreal, London	936,812 85		
Bank of Montreal, New York	12,228,290 60		
		149,821,518 56	
To Amount of Receipts over Disbursements—			
Loan Accounts		774,021,670 42	
Dominion Notes		38,459,836 75	
Consolidated Fund Account, 1918-19		80,215,464 20	
Trust Funds		645,655 84	
By Amount of Disbursements over Receipts—			
Capital and Special Accounts			17,791,490 01
War			446,519,439 48
Investments			71,741,663 90
Specie Reserve			1,813,418 39
Savings Banks			303,072 52
Miscellaneous and Banking Accounts			371,442,679 63
By Balance to Fiscal Year 1919-20—			
Canadian Banks Cash Debits on accounts 1918-19	131,073,080 01		
Bank of Montreal, London	4,108,544 71		
	135,181,624 72		
Less Bank of Montreal, New York	1,629,242 88		
			133,552,381 84
		1,043,164,145 77	1,043,164,145 77

10 GEORGE V, A. 1920

STATEMENT showing the portion of the Funded Debt payable in

	At 2½ per cent interest.	At 3 per cent interest.	At 3½ per cent interest.	At 3¾ per cent interest.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Act 47 Vic., Cap. 3.....			4,822,028 13 3	
Act 51 Vic., Cap. 2.....		1,658,471 18 11		
Acts 54-56 Vic., Cap. 3 and 57-58 Vic., Cap. 1.....		6,000,000 0 0		
Act 60-61 Vic., Cap. 3.....	1,004,421 14 2		3,093,700 0 0	
Act 51 Vic., Cap. 32.....				5,486,680 0 0
Act 7-8 Ed. VII, Cap. 4.....				
Act 3 Ed. VII, Cap. 71 and 6-7 Ed. VII, Cap. 7 and 7-8 Ed. VII, Cap. 4, 8-9, Ed. VII, Caps. 35 and 19, 2 Geo. V, Cap. 1.....			28,162,775 11 0	
3-4 Geo. V., Cap. 3.....				
4-5 Geo. V., Cap. 59.....				
Totals bearing interest.....	1,004,421 14 2	7,658,471 18 11	36,078,504 4 3	5,486,680 0 0
Total interest.....	25,110 10 10	229,754 3 2	1,262,747 12 11	205,750 10 2

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London, March 31, 1919, and the Annual Interest payable thereon.

At 4 per cent interest.	At 4½ per cent interest.	Total Sterling.	Total Currency.	Maturing.
£ s. d.	£ s. d.	£ s. d.	\$ c.	
.....	.....	4,822,028 13 3	23,467,206 27	On giving 6 months' notice or June 1, 1934.
.....	.....	1,658,471 18 11	8,071,230 16	July 1, 1938.
.....	.....	6,000,000 0 0	29,200,000 00	July 1, 1938.
.....	.....	1,004,421 14 2	4,888,185 64	October 1, 1947.
.....	.....	3,093,700 0 0	15,056,006 66	July 1, 1938.
.....	.....	5,486,680 0 0	26,701,842 68	July 1, 1919 (or after July 1, 1914, the whole or any portion by drawings on giving 3 months' notice).
.....	.....	28,162,775 11 0	137,058,841 00	July 1, 1950) or after July 1, 1930, on giving 6 months' notice).
19,300,000 0 0	.....	19,300,000 0 0	93,926,666 66	October 1, 1960 (on or after October 1, 1940, on giving 3 months' notice.
.....	5,000,000 0 0	5,000,000 0 0	24,332,333 33	May 1, 1925 (on or after May 1, 1920 on giving 3 months' notice).
19,300,000 0 0	5,000,000 0 0	74,528,077 17 4	362,703,312 40	
772,000 0 0	225,000 0 0	2,720,362 17 1	13,239,099 22	

10 GEORGE V, A. 1920

STATEMENT of the Sinking Funds of Canada showing amount invested to
March 31, 1919.

Account brought forward from last year as per Public Accounts 1917-18.....	\$17,216,180 41
Loan of 1884, 3½ per cent	453,528 70
Loan of 1930-50, 3½ per cent	605,505 33
Loan of 1940-60, 4 per cent	389,461 32
	<u>\$18,664,675 76</u>

STATEMENT showing the Loans Authorized, amounts Issued and Redeemed, and
the balance negotiable under the several Acts of Parliament, on March 31,
1919.

—	DR.	\$ cts.	—	CR.	\$ cts.
1918.			1918.		
April 1.	To balance	54,177,950 23		By Receipts from Tem- porary Loan 1917, New York	100,000,000 00
	To amount of Debt re- deemed—				
	Dominion Stock.....	28,100 00			
	Temporary Loan, New York, 1915.	5,000 00			
	Temporary Loan, New York 1917.....	25,000,000 00			
	To Payments over Receipts in Savings Bank, April, 1918, to April 1, 1919...	303,072 52			
	To 7-8 Geo. V Cap. 3 "The Public Service Loan 1917"	100,000,000 00			
		<u>179,514,122 75</u>		By Balance negotiable...	79,514,122 75
	To Balance April 1, 1919..	79,514,122 75			<u>179,514,122 75</u>

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STATEMENT showing the portion of the Funded Debt of Canada, payable therein, March 31, 1919 and interest thereon.

	CANADA.				Total.	Maturing.
	Bearing 3½ per cent interest.	Bearing 4½ per cent interest.	Bearing 5 per cent interest.	Bearing 5½ per cent interest.		
	% cts.	\$ cts.	\$ cts.	% cts.	\$ cts.	
Loan Funds L.-C.						
Act 28, Vic. Cap. 11, New Brunswick.						
Act 31, Vic. Cap. 4.						
Act 53, Vic. Cap. 1.	135,603 34				8,000 00	Overdue.
R.S. 1906, Cap. 24, Sec. 7 (b) and O.C.					609 00	Overdue.
June 21 1909.	60,800 00				135,603 34	Various dates.
War Savings Certificates.						
War Savings and Thrift Stamps.						
Debenture Stock.			11,604,493 50		60,800 00	July 1, 1925.
Debenture Stock.			1,524,033 83		11,604,493 50	Various dates.
Debenture Stock.			18,104,500 00		1,524,033 83	Jan. 1, 1924.
Debenture Stock.				11,454,550 00	18,164,500 00	Oct. 1, 1919.
Debenture Stock.				929,250 00	11,454,550 00	June 1, 1919.
Debenture Stock.				1,222,550 00	929,250 00	June 1, 1920.
Debenture Stock.					1,222,550 00	June 1, 1921.
War Loan 1915-25.			51,195,000 00		51,195,000 00	Dec. 1, 1925.
War Loan 1916-31.			63,065,300 00		63,065,300 00	Oct. 1, 1931.
War Loan 1917-37.			92,607,800 00		92,607,800 00	March 1, 1937.
Victory Loan 1917.				541,250,134 04	541,250,134 04	Dec. 1, 1922, 1927, 1937.
Victory Loan 1918.				575,048,267 54	575,048,267 54	Nov. 1, 1923, 1933.
Bond Loan 1925-28.	12,401,678 36				12,401,678 36	March 1, 1928.
Bond Loan 1925-45.		95,207,351 17			95,207,351 17	Dec. 1, 1945.
Less overdue Bonds.	12,601,081 70	95,207,351 17	238,162,127 33	1,129,904,751 58	1,475,884,311 78	
Interest.	12,601,081 70	95,207,351 17	238,162,127 33	1,129,904,751 58	1,000 00	
	441,037 86	4,284,330 80	11,908,106 37	62,144,761 34	1,475,883,311 78	
					78,778,716 37	

10 GEORGE V, A. 1920

Year.	Expenditure chargeable to Consolidated Fund.	Expenditure chargeable to Capital.	Railway Subsidies.	War.	Other charges.	Total Disbursements.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1868.....	13,486,092 96	548,437 58	.....	.....	37,157 98	14,071,688 52
1869.....	14,038,084 00	440,418 40	.....	.....	429,663 24	14,908,165 64
1870.....	14,345,509 58	3,515,116 18	.....	.....	155,988 18	18,016,613 94
1871.....	15,623,081 72	3,670,396 51	.....	.....	.....	19,293,478 23
1872.....	17,589,468 82	7,853,049 79	.....	.....	223,456 13	25,665,974 74
1873.....	19,174,647 92	19,859,441 17	.....	.....	5,718 48	39,039,807 57
1874.....	23,316,316 75	10,177,740 06	.....	.....	4,018 90	33,498,075 71
1875.....	23,713,071 04	6,922,742 33	.....	.....	2,253,097 17	32,888,910 54
1876.....	24,488,372 11	7,154,007 94	.....	.....	315,764 40	31,958,144 45
1877.....	23,519,301 77	7,599,709 55	.....	.....	1,388,984 38	32,507,995 70
1878.....	23,503,158 25	6,657,200 36	.....	.....	385,412 99	30,545,771 60
1879.....	24,455,381 56	5,648,331 66	.....	.....	676,225 30	30,779,938 52
1880.....	24,850,634 45	8,241,173 98	.....	.....	949,947 68	34,041,756 11
1881.....	25,502,554 42	8,176,316 50	.....	.....	117,771 74	33,796,642 66
1882.....	27,067,103 58	7,405,637 06	.....	.....	201,884 75	34,674,625 39
1883.....	28,730,157 45	14,147,359 76	.....	.....	21,368 75	42,898,885 96
1884.....	31,107,706 25	23,977,702 44	208,000 00	.....	2,567,452 84	57,860,861 53
1885.....	35,037,060 12	13,220,185 35	403,245 00	.....	502,587 06	49,163,077 53
1886.....	39,011,612 26	9,589,734 19	2,701,249 00	.....	10,534,973 07	61,837,568 52
1887.....	35,657,680 16	4,439,938 72	1,406,533 00	.....	.....	41,504,151 88
1888.....	36,718,494 79	7,162,964 26	1,027,041 92	.....	155,623 07	45,064,124 04
1889.....	36,917,834 76	4,420,313 66	846,721 83	.....	1,333,327 81	43,518,198 06
1890.....	35,994,031 47	4,053,158 98	1,678,195 72	.....	44,946 56	41,770,332 73
1891.....	36,343,567 96	3,115,860 04	1,265,705 87	.....	68,074 32	40,793,208 19
1892.....	36,763,894 18	2,164,456 78	1,248,215 93	.....	2,093,569 43	42,272,136 32
1893.....	36,814,052 90	3,088,317 60	811,394 07	.....	139,963 34	40,853,727 91
1894.....	37,585,025 52	3,862,969 67	1,229,885 10	.....	330,353 60	43,008,233 89
1895.....	38,132,005 05	3,030,490 40	1,310,549 10	.....	399,293 89	42,872,338 44
1896.....	36,949,142 03	3,781,311 21	3,228,745 49	.....	137,185 19	44,096,383 92
1897.....	38,349,759 84	3,523,160 23	416,955 30	.....	682,880 52	42,972,755 89
1898.....	38,832,525 70	4,143,503 39	1,414,934 78	.....	943,317 19	45,334,281 06
1899.....	41,903,500 54	5,936,342 94	3,201,220 05	.....	501,571 76	51,542,635 29
1900.....	42,975,279 51	7,468,843 24	725,720 35	.....	1,547,623 74	52,717,466 84
1901.....	46,866,367 84	7,695,488 34	2,512,328 86	.....	908,681 42	57,982,866 46
1902.....	50,759,391 97	10,078,638 06	2,093,939 00	.....	1,038,830 83	63,970,799 86
1903.....	51,691,902 76	7,052,724 58	1,463,222 34	.....	1,538,722 13	61,746,571 81
1904.....	55,612,832 70	7,881,718 54	2,046,878 45	.....	6,713,617 94	72,255,047 63
1905.....	63,319,682 86	11,933,491 91	1,275,629 53	.....	2,275,334 47	78,804,138 77
1906.....	67,240,640 95	11,913,871 11	1,637,574 37	.....	2,485,555 29	83,277,641 72
1907 9 mos.	51,542,161 09	11,329,143 82	1,324,889 39	.....	1,581,944 36	68,778,138 57
1908.....	76,641,451 59	30,429,906 86	2,037,629 39	.....	3,469,692 12	112,578,679 87
1909.....	84,064,232 38	42,593,166 97	1,785,887 39	.....	4,998,237 55	133,441,521 29
1910.....	79,411,747 12	29,756,353 38	2,048,097 05	.....	4,179,576 15	115,395,773 70
1911.....	87,774,198 32	30,852,963 38	1,284,892 04	.....	2,949,196 72	122,861,250 46
1912.....	98,161,440 77	30,939,575 95	859,400 25	.....	7,181,665 23	137,142,082 20
1913.....	112,059,537 41	27,206,046 13	4,935,507 35	.....	255,786 93	144,456,877 82
1914.....	127,384,472 99	37,180,175 93	19,036,236 77	.....	2,640,161 94	186,241,047 63
1915.....	135,523,206 54	41,447,320 03	5,191,507 48	60,750,476 01	5,186,016 27	248,098,526 33
1916.....	130,350,726 90	38,566,950 50	1,400,171 42	166,197,755 47	3,186,898 20	339,702,502 49
1917.....	148,599,343 23	26,880,031 51	959,583 88	306,488,814 63	15,275,345 03	498,203,118 28
1918.....	178,281,312 83	43,111,903 63	720,404 75	343,836,801 98	10,706,786 72	576,660,209 91
1919.....	252,731,282 98	25,031,266 30	43,805 32	446,519,439 48	7,283,581 61	697,042,212 47
	2,856,517,042 65	696,877,068 86	75,781,897 36	1,323,793,287 57	98,437,671 15	5,051,406,967 59

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Consolidated Fund Receipts.	Other Receipts.	Total Receipts.	Difference between Receipts and Expenditure.	Sinking Funds.	Net Difference between Re- ceipts and Expenditure.	Year.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
13,687,928 49		13,687,928 49	383,760 03	355,266 66	28,493 37	1868
14,379,174 52		14,379,174 52	528,991 12	426,806 66	102,184 46	1869
15,512,225 55	27,431 71	15,539,657 36	2,476,956 58	126,533 33	2,350,423 25	1870
19,335,560 81	39,475 98	19,375,036 79	81,558 56	421,666 24	503,224 80	1871
20,714,813 68		20,714,813 68	4,951,161 06	470,666 67	4,480,554 39	1872
20,513,469 45	157,121 90	20,970,591 35	18,069,216 22	407,826 62	17,661,389 60	1873
24,205,992 54	302,560 39	24,507,652 93	8,990,422 78	513,920 00	8,476,502 78	1874
24,648,715 04	1,008 58	24,649,723 62	8,239,186 92	555,773 32	7,683,413 69	1875
22,587,587 05	4,468 22	22,592,055 27	9,366,089 18	822,953 32	8,543,135 86	1876
22,059,274 11	868,486 44	22,927,760 55	9,580,235 15	896,440 00	8,683,795 15	1877
22,375,011 88	31,245 49	22,406,257 37	8,139,514 23	1,012,733 35	7,126,760 88	1878
22,517,382 14	4,503,142 76	27,020,524 90	3,759,413 62	1,131,296 17	2,628,117 45	1879
23,307,496 69	57,140 21	23,364,546 90	10,677,209 21	1,315,807 96	9,461,401 25	1880
29,635,297 54		29,635,297 54	4,161,345 12	1,217,153 33	2,944,191 79	1881
33,383,455 52	1,799,093 69	35,182,549 21	507,923 82	1,223,265 80	1,734,129 62	1882
35,794,619 80	1,009,019 15	36,803,668 95	6,095,217 01	1,290,153 33	4,805,063 68	1883
31,861,961 73	953,264 00	32,815,225 73	25,045,635 80	1,350,500 00	23,695,135 80	1884
32,797,001 22	557,039 59	33,354,040 81	15,809,036 72	1,563,191 84	14,245,841 88	1885
33,177,040 39	362,842 41	33,479,882 80	28,357,685 72	1,606,270 77	26,751,414 95	1886
35,754,993 25	537 66	35,755,530 91	5,748,620 97	1,592,932 62	4,155,668 33	1887
35,908,463 53		35,908,463 53	9,155,660 51	1,939,077 79	7,216,582 72	1888
38,782,870 23		38,782,870 23	4,735,327 83	1,736,644 34	2,998,683 49	1889
39,879,925 41		39,879,925 41	1,890,407 32	1,887,237 20	3,170 12	1890
38,579,310 88		38,579,310 88	2,213,897 31	1,938,078 57	275,818 74	1891
36,921,871 60		36,921,871 60	5,350,264 72	2,027,860 79	3,322,403 93	1892
38,168,608 85	40,000 00	38,208,608 85	2,645,119 06	2,095,513 89	549,605 17	1893
36,374,693 07	190 14	36,374,883 21	6,633,350 68	2,131,360 81	4,501,989 87	1894
33,783,129 47		33,783,129 47	8,894,208 97	2,092,311 36	6,891,897 61	1895
36,618,590 72		36,618,590 72	7,477,793 20	2,055,287 52	5,422,505 68	1896
37,829,778 40		37,829,778 40	5,142,977 49	2,101,813 80	3,041,163 69	1897
40,555,238 03	1,272 03	40,556,510 96	4,777,771 00	2,359,968 55	2,417,802 45	1898
46,741,249 54	1,853 41	46,743,102 95	4,799,532 34	2,482,484 65	2,317,047 69	1899
51,029,994 02	1,472 69	51,031,466 71	1,986,000 13	2,465,639 84	779,639 71	1900
52,514,791 13	1,631 63	52,516,332 76	5,266,533 70	2,480,336 90	2,986,196 80	1901
58,050,790 03	1,543 31	58,052,333 34	3,918,466 52	2,569,380 59	3,349,085 93	1902
66,037,068 93	3,311,015 17	69,348,084 10	7,601,512 29	2,620,588 46	10,222,100 75	1903
70,669,816 82	9,434 67	70,679,251 49	1,575,796 14	2,315,066 41	739,270 27	1904
71,182,772 67	3,299 83	71,186,072 50	7,618,066 27	2,261,618 27	5,356,448 00	1905
80,139,366 07	2,033 76	80,141,399 83	3,136,247 89	2,317,436 74	818,811 15	1906
67,969,328 29	2,781 36	67,972,109 65	2,193,971 08	1,177,146 71	3,371,117 79	1907
95,054,505 81	910 91	96,055,416 72	16,523,263 15	2,234,263 27	14,288,999 88	1908
85,093,404 35	456,175 41	85,549,579 76	47,891,944 53	1,922,525 20	45,969,419 33	1909
101,503,710 93	112,764 65	101,616,475 58	13,779,298 12	1,441,030 96	12,338,267 16	1910
117,780,409 78	103,918 58	117,884,328 36	4,976,922 10	1,203,416 40	3,773,505 70	1911
136,108,217 36		136,108,217 36	1,033,864 84	1,156,456 16	122,591 32	1912
168,689,903 45	524 04	168,690,427 49	24,233,549 67	1,384,285 36	25,617,835 03	1913
163,174,394 56		163,174,394 56	23,066,653 07	1,371,428 61	21,695,224 46	1914
133,073,481 73		133,073,481 73	115,025,044 60	1,645,811 53	113,379,233 07	1915
172,147,838 27	1,555 30	172,149,393 57	167,553,108 92	1,773,021 11	165,780,087 81	1916
232,701,294 00		232,701,294 00	265,501,824 28	1,471,697 50	264,030,126 78	1917
260,778,952 55		260,778,952 55	315,881,257 36	3,183,492 66	312,697,764 70	1918
312,546,747 18		312,546,747 18	384,095,465 29	1,448,495 35	382,646,969 94	1919
3,456,533,463 16	14,666,255 07	3,471,199,718 23	1,580,207,249 36	81,404,858 29	1,493,802,391 07	

10 GEORGE V, A. 1920

TABLE I.—DEBT of Canada, from
(For details, see

Year.	Total Debt.	Total Assets.	Net Debt.	Increase of Debt.	Decrease of Debt.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1867....	93,046,051 73	17,317,410 36	75,728,641 37		
1868....	96,896,666 20	21,139,531 46	75,757,134 74	28,493 37	
1869....	112,361,998 39	36,502,679 19	75,859,319 20	102,184 46	
1870....	115,993,706 76	37,783,964 31	78,209,742 45	2,350,423 25	
1871....	115,492,682 76	37,786,165 11	77,706,517 65		503,224 80
1872....	122,400,179 36	40,213,107 32	82,187,072 04	4,480,554 39	
1873....	129,743,432 19	29,894,970 55	99,848,461 64	17,661,389 60	
1874....	141,163,551 33	32,838,586 91	108,324,964 42	8,476,502 78	
1875....	151,663,401 62	35,655,023 60	116,008,378 02	7,663,413 60	
1876....	161,204,687 86	36,633,173 78	124,551,514 08	8,543,136 06	
1877....	174,675,834 97	41,440,525 94	133,235,309 03	8,683,794 95	
1878....	174,957,268 96	34,595,139 05	140,362,069 91	7,126,760 88	
1879....	179,483,871 21	36,493,683 85	142,990,187 36	2,628,117 45	
1880....	194,634,490 68	42,182,852 07	152,451,588 61	9,461,401 25	
1881....	199,861,537 51	44,465,757 11	155,395,780 40	2,944,191 79	
1882....	205,365,251 97	51,703,601 19	153,661,650 78		1,734,129 62
1883....	202,159,104 30	43,692,389 84	158,466,714 46	4,805,062 68	
1884....	242,482,416 21	60,320,565 95	182,161,850 26	23,695,135 80	
1885....	264,703,607 43	68,295,915 29	196,407,692 14	14,245,841 88	
1886....	273,164,341 11	50,005,234 02	223,159,107 09	*26,751,414 95	
1887....	273,187,626 43	45,872,850 99	227,314,775 44	4,155,668 35	
1888....	284,513,841 89	49,982,483 73	234,531,358 16	7,216,582 72	
1889....	287,722,062 76	50,192,021 11	237,530,041 65	2,998,683 49	
1890....	286,112,295 10	48,579,083 33	237,533,211 77	3,170 12	
1891....	289,899,229 62	52,090,199 11	237,809,030 51	275,818 74	
1892....	295,333,274 10	54,201,839 66	241,131,434 44	3,322,403 93	
1893....	300,054,524 74	58,373,485 13	241,681,039 61	549,605 17	
1894....	308,348,023 96	62,164,994 48	246,183,029 48	4,501,989 87	
1895....	318,048,754 87	64,973,827 78	253,074,927 09	6,891,897 61	
1896....	325,717,536 73	67,220,103 96	258,497,432 77	5,422,505 68	
1897....	332,530,131 33	70,991,534 87	261,538,596 46	3,041,163 69	
1898....	338,375,984 23	74,419,585 32	263,956,398 91	2,417,802 45	
1899....	345,160,902 54	78,887,455 94	266,273,446 60	2,317,047 69	
1900....	346,206,979 92	80,713,173 03	265,493,806 89		779,639 71
1901....	354,732,432 52	86,252,428 83	268,480,003 69	2,986,196 80	
1902....	366,358,476 59	94,529,386 97	271,829,089 62	3,349,085 93	
1903....	361,344,098 37	99,737,109 50	261,606,988 87		†10,222,100 75
1904....	364,962,512 17	104,094,793 57	260,867,718 60		†739,270 27
1905....	377,678,579 80	111,454,413 20	266,224,166 60	5,356,448 00	
1906....	392,269,680 39	125,226,702 64	267,042,977 75	818,811 15	
1907)					
9 mos)	379,966,826 09	116,294,966 13	263,671,859 96		3,371,117 79
1908....	408,207,158 25	130,246,298 41	277,960,859 84	14,288,999 88	
1909....	478,535,427 02	154,605,147 85	323,930,279 17	45,969,419 33	
1910....	470,663,045 99	134,394,499 66	336,268,546 33	12,338,267 16	
1911....	474,941,487 42	134,899,435 39	340,042,052 03	3,773,505 70	
1912....	508,338,591 77	168,419,131 06	339,919,460 71		122,591 32
1913....	483,232,555 24	168,930,929 56	314,301,625 68		25,617,835 03
1914....	544,391,368 86	208,394,518 72	335,996,850 14	21,695,224 46	
1915....	700,473,814 37	251,097,731 16	449,376,083 21	113,379,233 07	
1916....	936,987,802 42	321,831,631 40	615,156,171 02	165,780,087 81	
1917....	1,382,003,267 69	502,816,969 89	879,186,297 80	264,030,126 78	
1918....	1,863,335,898 89	671,451,836 39	1,191,884,062 50	312,697,764 70	
1919....	2,676,635,724 77	1,102,104,692 33	1,574,531,032 44	382,646,969 94	
				1,541,892,300 36	43,089,909 29

* This amount includes \$10,199,520.33, for which land was taken from the Canadian Pacific Ry. Co.

† This amount includes \$3,305,450.24, caused by the settlement of accounts with Ontario and Quebec.

‡ This amount includes \$5,397,503.13 allowed to Ontario and Quebec, under 47 V., c. 6.

SESSIONAL PAPER No. 2

July 1, 1867 to March 31, 1919.

Tables III, IV, V and VI.)

Interest paid on Debt.	Interest received from investments.	Rate of interest paid on Gross Debt.	Rate of interest received from investments.	Net rate of interest paid.	Allowances to Provinces Capital Expenditure including Canadian Pacific Railway, also N.W. Territories Rebellion.	Increase or Decrease of Debt compared with Capital, Expenditure, etc.	Year.
\$ cts.	\$ cts.				\$ cts.	\$ cts.	
4,501,568 33	126,419 84	4.64	.59	4.51	574,208 32	545,714 95	1867
4,907,013 71	313,021 20	4.36	.85	4.08	514,023 11	411,838 65	+1868
5,047,054 24	333,955 91	4.35	.96	4.02	3,671,104 36	1,320,681 11	+1869
5,165,304 24	554,383 72	4.47	1.46	3.99	3,670,396 51	4,173,621 31	+1870
5,257,230 64	438,011 54	4.29	1.21	3.89	7,898,549 79	3,417,995 40	+1871
5,209,205 97	396,403 94	4.01	1.32	3.70	19,864,319 00	2,202,929 40	+1872
5,724,436 31	610,863 00	4.05	1.85	3.61	10,181,758 66	1,705,256 18	+1873
6,590,790 19	840,886 65	4.34	2.35	3.78	6,923,185 33	760,228 27	+1874
6,400,902 07	798,905 95	3.97	2.17	3.47	7,154,118 69	389,017 37	-1875
6,796,227 25	717,684 31	3.89	1.73	3.47	7,599,731 85	1,084,063 10	-1876
7,048,883 55	605,774 22	4.02	1.75	3.68	6,637,200 36	1,469,560 52	-1877
7,194,735 14	592,500 04	4.00	1.62	3.67	5,648,331 66	3,020,214 21	-1878
7,773,868 75	834,792 67	3.99	1.97	3.56	8,241,173 98	1,220,297 27	+1879
7,591,144 88	751,513 49	3.79	1.69	3.41	8,176,316 50	5,232,124 71	-1880
7,740,804 47	914,009 27	3.76	1.76	3.32	7,351,032 61	9,085,182 23	+1881
7,668,551 89	1,001,102 96	3.79	2.29	3.29	14,171,413 96	9,306,350 28	+1882
7,700,180 61	986,693 37	3.17	1.63	2.76	23,977,702 44	282,566 64	+1883
9,419,482 19	1,997,035 51	3.55	2.92	2.80	13,220,185 35	1,025,656 03	+1884
10,137,008 66	2,299,078 91	3.71	4.59	2.86	9,589,734 19	17,161,680 76	-1885
9,682,928 87	990,886 69	3.54	2.16	3.18	4,439,938 72	284,270 37	+1886
9,823,313 00	932,025 69	3.45	1.86	3.12	4,437,460 16	2,779,122 56	+1887
10,148,931 97	1,305,392 35	3.52	2.60	3.07	4,420,313 66	1,421,630 17	+1888
9,656,841 16	1,082,271 65	3.37	2.23	2.99	*6,778,663 08	6,775,492 96	+1889
9,584,136 74	1,077,223 14	3.35	2.07	2.93	3,115,860 04	2,840,041 30	+1890
9,763,978 34	1,086,419 93	3.30	2.00	2.93	2,164,456 78	1,157,947 15	+1891
9,806,888 45	1,150,166 51	3.26	1.97	2.88	3,088,317 60	2,538,702 43	-1892
10,212,596 13	1,217,808 97	3.31	1.96	2.91	3,862,969 67	639,020 20	+1893
10,466,294 44	1,336,016 94	3.29	2.05	2.87	3,030,490 40	3,861,407 21	-1894
10,502,429 90	1,370,000 56	3.23	2.04	2.80	3,781,311 21	1,641,194 47	+1895
10,645,663 27	1,443,003 84	3.20	2.03	2.76	3,523,160 23	481,996 54	+1896
10,516,757 90	1,513,654 58	3.10	2.03	2.66	4,142,231 36	1,724,428 91	+1897
10,855,111 84	1,590,447 91	3.14	2.01	2.68	6,201,515 96	3,884,468 27	+1898
10,699,645 20	1,683,050 51	3.09	2.08	2.60	7,467,370 55	8,247,010 26	-1899
10,807,954 65	1,784,833 79	3.12	2.07	2.60	7,693,856 71	4,707,659 91	+1900
10,975,935 15	1,892,224 09	3.09	2.00	2.57	10,077,094 75	6,728,008 82	+1901
11,068,139 17	2,020,953 04	3.02	2.02	2.47	7,049,684 15	17,271,784 80	+1902
11,128,636 72	2,236,255 93	3.08	2.15	2.46	7,879,102 02	8,618,372 29	+1903
10,630,115 05	2,105,031 41	2.81	1.89	2.26	11,931,014 00	6,574,566 00	+1904
10,814,697 40	2,140,312 06	2.75	1.70	2.21	11,912,104 43	11,093,293 28	+1905
6,712,771 14	1,235,746 06	1.77	1.06	1.44	11,327,791 66	14,698,909 45	+1906
10,973,596 88	1,925,569 07	2.68	1.47	2.21	30,428,995 95	16,139,996 07	(9 mos.) -1907
11,604,584 23	2,256,643 13	2.42	1.45	1.95	42,592,122 25	3,377,297 08	+1908
13,098,160 61	2,807,464 94	2.78	2.08	2.18	29,655,703 37	17,317,436 21	+1909
12,535,850 81	1,668,773 16	2.64	1.24	2.29	30,813,660 65	27,040,160 95	+1910
12,259,396 56	1,281,317 41	2.41	0.76	2.16	30,939,575 95	31,062,167 27	+1911
12,605,882 48	1,430,511 28	2.61	0.84	2.31	27,205,661 13	52,823,496 16	-1912
12,893,504 95	1,964,541 33	2.37	0.94	2.01	37,180,175 93	15,484,951 47	+1913
15,736,742 94	2,990,246 87	2.24	1.18	1.82	41,447,320 03	71,931,913 04	+1914
21,421,584 86	3,358,210 13	2.23	1.04	1.93	38,566,950 50	127,213,137 31	+1915
35,802,566 68	3,094,012 33	2.50	0.62	2.37	26,880,031 51	237,150,095 27	+1916
47,845,584 51	4,466,724 13	2.57	0.66	2.33	43,111,903 63	269,585,861 07	+1917
77,431,432 10	7,421,001 58	2.89	0.67	2.61	25,031,266 30	357,615,703 64	+1918

* Including \$275,504.10 expended in previous years in the improvement of the St. Lawrence, and transferred this year to Capital

TABLE II.—RECEIPTS AND EXPENDITURE of Canada

(For details, see

Year.	RECEIPTS.									
	Taxes.		Various Sources.		Total.		Charges on Debt.		Subsidies to Provinces.	
	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.
1867-68...	11,700,681	08	1,987,247	41	13,687,928	49	4,860,757	62	2,753,966	46
1868-69...	11,112,573	01	3,266,601	51	14,379,174	52	5,372,670	32	2,604,050	13
1869-70...	13,087,882	67	2,424,342	98	15,512,225	65	5,387,053	70	2,588,604	96
1870-71...	16,320,368	70	3,015,192	11	19,335,560	81	5,591,959	08	2,624,940	23
1871-72...	17,715,552	04	2,999,261	64	20,714,813	68	5,603,642	69	2,930,113	10
1872-73...	17,616,554	78	3,196,914	67	20,813,469	45	5,387,850	47	2,921,399	87
1873-74...	20,129,185	17	4,075,907	37	24,205,092	54	5,989,120	82	3,752,775	48
1874-75...	20,664,878	96	3,983,836	08	24,648,715	04	6,817,991	02	3,750,961	88
1875-76...	18,614,415	02	3,973,172	03	22,587,587	05	6,609,050	62	3,690,375	15
1876-77...	17,697,924	82	4,391,249	29	22,089,174	11	7,005,102	78	3,655,850	58
1877-78...	17,841,938	19	4,533,073	69	22,375,011	88	7,240,969	89	3,472,807	87
1878-79...	18,476,613	35	4,040,768	79	22,517,382	14	7,472,657	57	3,442,764	34
1879-80...	18,479,576	44	4,827,830	25	23,307,406	69	8,062,954	24	3,439,846	31
1880-81...	23,942,138	95	5,693,158	59	29,635,297	54	7,819,588	99	3,555,517	73
1881-82...	27,549,046	45	5,834,409	07	33,383,455	52	7,935,848	05	3,630,999	48
1882-83...	29,269,698	81	6,524,950	99	35,794,649	80	7,902,722	45	3,606,672	61
1883-84...	25,483,199	19	6,387,762	54	31,861,961	73	7,936,085	85	3,903,714	88
1884-85...	25,384,529	32	7,412,471	90	32,797,001	22	9,806,977	70	3,159,326	91
1885-86...	25,226,456	21	7,950,584	18	33,177,040	25	10,483,929	52	4,182,525	91
1886-87...	28,687,001	93	7,007,391	32	35,754,393	39	9,947,916	25	4,163,341	04
1887-88...	28,177,413	18	7,731,050	35	35,908,463	53	10,166,905	12	4,088,513	53
1888-89...	30,613,522	51	8,169,347	72	38,782,870	23	10,422,521	99	4,951,427	62
1889-90...	31,587,071	73	8,292,853	68	39,879,925	41	9,887,250	11	3,904,922	12
1890-91...	30,314,151	15	8,265,159	73	38,579,310	88	9,846,205	15	3,903,756	61
1891-92...	28,446,157	31	8,475,714	29	36,921,871	60	9,947,916	40	3,935,913	56
1892-93...	29,321,367	42	8,847,241	43	38,168,608	85	10,020,682	08	3,435,764	80
1893-94...	27,579,203	09	8,795,489	98	36,374,693	07	10,393,571	92	4,206,654	77
1894-95...	25,446,198	71	8,531,930	76	33,978,129	47	10,745,244	66	4,250,674	46
1895-96...	27,759,285	42	8,859,305	30	36,618,590	72	10,751,905	75	4,235,661	24
1896-97...	28,618,626	11	9,181,152	29	37,829,778	40	10,969,977	42	4,238,059	08
1897-98...	29,576,455	64	10,978,782	39	40,555,238	03	10,716,645	38	4,237,372	19
1898-99...	34,958,069	21	11,783,180	33	46,741,249	54	11,028,368	86	4,250,636	47
1899-1900...	38,242,222	99	12,787,771	03	51,029,994	02	10,873,673	49	4,250,607	60
1900-01...	38,743,550	28	13,771,150	85	52,514,701	13	10,970,782	83	4,250,607	48
1901-02...	43,389,111	87	14,661,678	16	58,050,790	03	11,186,799	72	4,402,097	64
1902-03...	49,015,505	90	17,021,563	03	66,037,068	93	11,297,812	27	4,402,502	88
1903-04...	53,661,318	84	17,008,497	98	70,669,816	82	11,410,880	83	4,402,291	68
1904-05...	54,020,123	40	17,162,649	27	71,182,772	67	10,906,186	81	4,516,038	48
1905-06...	60,074,818	19	27,064,541	88	80,139,360	07	11,146,231	52	6,726,372	88
1906-07 (9 mos.)	51,565,585	74	6,403,742	55	67,969,328	29	6,944,460	92	6,745,133	68
1907-08...	73,325,962	93	22,728,542	88	96,054,505	81	11,324,287	10	9,032,774	89
1908-09...	62,353,093	12	22,740,311	23	85,093,404	35	11,931,537	39	9,117,143	28
1909-10...	75,409,486	63	26,094,224	30	101,503,710	93	13,456,454	27	9,361,388	20
1910-11...	89,835,231	82	27,945,177	96	117,780,409	78	12,910,697	95	9,092,471	00
1911-12...	105,847,804	40	30,260,412	96	136,108,217	36	12,706,853	22	10,281,044	98
1912-13...	135,062,558	01	33,687,545	44	168,689,903	45	13,089,495	13	13,211,800	37
1913-14...	127,478,067	29	35,696,327	27	163,174,394	56	13,353,518	91	11,280,468	67
1914-15...	97,715,440	68	35,358,041	05	133,073,481	73	16,188,066	97	11,451,673	28
1915-16...	121,046,187	31	51,101,650	96	172,147,838	27	21,857,112	14	11,451,673	28
1916-17...	158,513,114	70	74,167,179	30	232,701,294	00	36,298,553	22	11,469,148	48
1917-18...	171,550,040	66	89,228,911	89	260,778,952	55	48,334,291	43	11,369,148	48
1918-19...	179,537,891	24	133,408,855	91	312,946,747	18	78,154,768	33	11,327,236	48

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on account of Consolidated Fund.

Table VII and VIII.)

EXPENDITURE.				Surplus.		Deficit.		Year.
Sinking Funds.	Collection of Revenue.	Other Expenditures.	Total Expenditure.					
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
355,266 66	1,885,804 20	3,630,298 02	13,486,092 96	201,835 53	.....	.....	.....	1867-68
426,806 66	2,175,071 47	3,459,485 42	14,038,084 00	341,090 52	.....	.....	.....	1868-69
126,533 33	2,351,724 89	3,891,592 70	14,345,509 58	1,166,716 07	.....	.....	.....	1869-70
421,666 24	2,374,114 36	4,610,401 81	15,623,081 72	3,712,479 09	.....	.....	.....	1870-71
470,606 67	2,711,587 33	5,873,519 03	17,589,468 82	3,125,344 86	.....	.....	.....	1871-72
407,826 62	3,395,475 60	7,062,095 36	19,174,647 92	1,638,821 53	.....	.....	.....	1872-73
513,920 00	4,736,442 28	8,324,076 17	23,316,316 75	888,775 79	.....	.....	.....	1873-74
555,773 32	4,719,654 78	7,863,690 04	23,713,071 04	935,644 00	.....	.....	.....	1874-75
822,953 32	4,796,238 91	8,569,774 11	24,488,372 11	.....	1,900,785 06	.....	.....	1875-76
828,373 59	5,194,896 64	6,835,078 18	23,519,301 77	.....	1,460,027 66	.....	.....	1876-77
945,746 02	5,301,124 20	6,542,510 27	23,503,158 25	.....	1,128,146 37	.....	.....	1877-78
1,037,219 76	5,361,162 19	6,941,577 70	24,455,381 56	.....	1,937,999 42	.....	.....	1878-79
1,165,867 22	5,227,113 89	6,963,852 79	24,850,634 45	.....	1,543,227 76	.....	.....	1879-80
1,250,731 20	5,683,153 15	7,293,563 35	25,502,554 42	4,132,743 12	.....	.....	.....	1880-81
1,290,724 90	6,016,069 58	8,293,461 57	27,067,103 58	6,316,351 94	.....	.....	.....	1881-82
1,344,136 83	6,622,755 12	9,253,870 44	28,730,157 45	7,064,492 35	.....	.....	.....	1882-83
1,403,863 61	6,875,727 78	11,294,314 63	31,107,706 25	754,255 48	.....	.....	.....	1883-84
1,482,051 48	7,193,876 66	*12,594,827 37	35,037,060 12	.....	2,240,058 90	.....	.....	1884-85
1,606,270 77	7,808,751 36	+14,930,134 70	39,011,612 26	.....	5,834,571 87	.....	.....	1885-86
1,592,952 62	8,376,896 87	11,548,688 38	35,657,680 16	97,313 09	.....	.....	.....	1886-87
1,939,077 79	8,789,764 34	11,634,234 01	36,718,494 79	.....	810,031 26	.....	.....	1887-88
1,736,644 34	8,873,338 81	11,833,902 00	36,917,834 76	1,865,035 47	.....	.....	.....	1888-89
1,887,237 20	9,129,416 48	11,131,680 94	35,994,031 47	3,885,893 94	.....	.....	.....	1889-90
1,938,078 57	9,453,312 02	11,202,206 61	36,343,567 96	2,235,742 92	.....	.....	.....	1890-91
2,027,860 79	9,426,067 20	11,428,136 23	36,765,894 18	155,977 42	.....	.....	.....	1891-92
2,095,513 89	8,993,924 73	11,768,167 40	36,814,052 90	1,354,555 95	.....	.....	.....	1892-93
2,131,360 81	9,132,616 13	11,720,821 89	37,585,025 52	.....	1,210,332 45	.....	.....	1893-94
2,002,311 36	9,129,416 48	12,004,358 09	38,132,005 05	.....	4,153,875 58	.....	.....	1894-95
2,055,287 52	9,291,169 23	10,616,015 29	36,949,142 03	.....	330,551 31	.....	.....	1895-96
2,101,813 80	9,336,916 24	11,711,993 25	38,349,759 84	.....	519,981 44	.....	.....	1896-97
2,359,968 55	9,469,664 37	12,048,875 21	38,832,525 70	1,722,712 33	.....	.....	.....	1897-98
2,482,484 65	9,837,453 31	14,304,557 25	41,903,500 54	4,837,749 00	.....	.....	.....	1898-99
2,465,639 84	11,044,526 18	14,340,832 40	42,975,279 51	8,054,714 51	.....	.....	.....	1899-1900
2,480,336 90	12,503,249 41	18,661,391 22	46,866,367 84	5,648,333 29	.....	.....	.....	1900-01
2,569,380 59	13,007,864 47	19,593,249 55	50,759,391 97	7,291,398 06	.....	.....	.....	1901-02
2,620,588 46	14,041,041 15	19,329,958 00	51,661,902 76	14,345,166 17	.....	.....	.....	1902-03
2,315,066 41	15,593,521 02	21,891,072 76	55,612,832 70	15,056,984 12	.....	.....	.....	1903-04
2,261,618 27	17,593,437 26	28,042,402 04	63,319,682 86	7,863,089 81	.....	.....	.....	1904-05
2,317,436 74	17,145,129 11	29,905,470 70	67,240,640 95	12,898,719 12	.....	.....	.....	1905-06
1,177,146 71	13,797,180 87	22,878,238 91	51,542,161 09	16,427,167 20	.....	.....	.....	(9 mos.) 1906-07
2,234,263 27	20,727,329 28	33,322,797 05	76,641,451 59	19,413,054 22	.....	.....	.....	1907-08
1,922,525 20	21,632,704 16	39,460,322 35	84,064,232 38	1,029,171 97	.....	.....	.....	1908-09
1,441,030 96	21,811,194 90	33,341,678 79	79,411,747 12	22,091,963 81	.....	.....	.....	1909-10
1,203,416 40	24,951,636 34	39,615,975 83	87,774,198 32	30,006,211 46	.....	.....	.....	1910-11
1,156,456 16	28,256,779 70	45,760,306 71	98,161,440 77	37,946,776 59	.....	.....	.....	1911-12
1,384,285 36	33,006,200 50	51,367,756 95	112,059,537 41	56,630,366 04	.....	.....	.....	1912-13
1,371,428 61	39,084,656 79	62,294,400 01	127,384,472 99	35,789,921 57	.....	.....	.....	1913-14
1,645,811 53	42,232,952 94	64,004,761 82	135,523,206 54	.....	2,449,724 81	.....	.....	1914-15
1,773,021 11	47,902,301 26	47,366,619 11	130,350,726 90	41,797,111 37	.....	.....	.....	1915-16
1,471,697 50	53,800,212 09	45,559,331 94	148,509,343 23	84,101,950 77	.....	.....	.....	1916-17
3,183,492 66	63,342,442 87	52,054,937 39	178,284,312 83	82,494,639 72	.....	.....	.....	1917-18
1,448,495 35	73,682,984 67	68,117,798 15	232,731,282 98	80,215,464 20	.....	.....	.....	1918-19
				625,535,734 40	.....	25,519,313 89	.....

* Including \$1,697,851 33 on account of North-West Rebellion.

† " 83,177,220.50 " "

10 GEORGE V, A. 1920

TABLE III.—SUMMARY OF THE LIABILITIES of the

(For details, see

Year.	Funded Debt payable in London.	Funded Debt payable in Canada. — Debenture Stock C.P.Ry. guaranteed, etc.	Dominion Notes.	Provincial Notes.	Savings Banks.	Compensation to Seigneurs.
	£ cts.	£ cts.	£ cts.	£ cts.	£ cts.	£ cts.
1867.	67,069,115 92	3,999,175 03	3,113,700 00	605,859 12	1,422,046 87	3,869,810 02
1868.	66,795,699 27	6,016,073 69	3,795,000 00	552,325 79	1,686,126 31	3,869,810 02
1869.	75,847,175 94	6,950,496 12	4,830,000 00	467,743 12	2,452,118 72	3,869,810 20
1870.	75,847,175 94	7,768,236 23	7,479,353 33	334,301 05	3,367,072 44	3,869,645 58
1871.	75,811,162 61	7,828,451 36	7,367,340 74	115,091 80	4,515,445 78	3,811,065 13
1872.	76,486,655 93	7,974,572 89	10,510,541 21	61,685 04	5,187,586 42	3,725,553 71
1873.	76,137,715 94	8,199,396 16	11,284,131 69	51,028 04	6,119,690 65	3,500,593 57
1874.	85,798,049 15	8,914,513 96	12,175,578 62	47,013 05	7,210,260 83	3,476,822 29
1875.	99,961,022 52	8,898,909 21	10,778,873 00	44,665 38	7,171,181 20	825,477 88
1876.	112,133,529 18	8,123,031 45	11,533,891 48	43,228 79	7,044,118 09	466,387 88
1877.	122,477,629 18	8,308,523 45	10,680,492 88	42,527 03	7,470,630 83	407,061 20
1878.	121,244,415 85	8,933,230 66	10,460,734 81	41,845 76	8,497,013 35	400,427 41
1879.	128,307,409 18	9,998,778 39	10,789,710 04	41,397 04	9,207,683 20	391,330 96
1880.	137,024,582 53	11,595,160 16	13,565,159 46	41,039 84	11,052,956 18	385,840 31
1881.	135,601,082 53	11,580,141 84	14,538,965 05	40,810 17	15,836,672 00	394,595 90
1882.	132,122,875 86	10,901,004 55	15,807,910 91	40,595 08	21,768,661 69	244,936 10
1883.	130,187,402 54	5,924,403 45	15,997,854 73	40,358 61	26,219,107 55	200,085 45
1884.	153,157,095 87	21,988,565 93	15,360,281 32	40,237 01	29,217,536 84	198,162 11
1885.	154,105,122 54	19,930,644 25	15,633,255 58	40,164 06	32,979,076 39	195,378 79
1886.	172,247,082 55	20,382,614 03	16,297,453 36	40,084 29	37,173,813 88	188,764 80
1887.	171,675,735 89	18,749,402 05	15,059,836 06	39,880 87	40,832,275 37	188,764 80
1888.	176,601,775 89	17,572,668 28	16,249,318 53	39,792 31	41,371,058 23	179,153 81
1889.	188,239,433 90	15,511,362 16	15,426,280 83	39,767 98	42,956,357 68	181,776 48
1890.	187,616,502 55	13,674,428 47	15,357,892 71	39,743 64	41,012,465 04	179,416 33
1891.	188,040,133 54	11,833,539 47	16,176,317 23	39,624 89	39,400,026 16	166,959 98
1892.	198,804,342 12	10,362,566 33	17,282,698 66	39,584 99	39,529,547 63	166,559 98
1893.	201,615,480 55	8,218,132 40	18,448,493 80	39,570 39	41,849,656 10	166,309 98
1894.	207,275,504 62	7,181,711 11	20,061,719 45	39,534 38	43,036,012 32	164,732 32
1895.	218,225,503 55	7,095,624 51	19,520,233 12	39,519 79	44,450,498 85	131,386 90
1896.	218,225,503 55	9,708,835 23	20,372,215 12	39,475 01	46,799,318 58	124,327 80
1897.	218,225,503 55	9,188,638 38	22,318,096 26	39,438 04	48,934,975 72	117,287 66
1898.	227,958,836 88	8,992,958 70	22,178,193 76	39,429 29	50,111,118 98	78,873 00
1899.	227,958,836 88	8,812,866 99	24,236,466 52	39,429 29	50,241,715 45	78,798 00
1900.	227,958,836 88	8,676,764 68	26,094,923 52	39,424 43	53,149,722 40	78,798 00
1901.	227,958,836 88	8,554,364 68	27,671,452 05	39,419 57	56,018,957 06	78,029 34
1902.	227,958,836 88	9,007,614 27	32,780,387 05	39,406 92	58,437,988 70	76,262 43
1903.	227,958,836 88	8,886,980 93	39,006,198 58	39,406 92	60,771,129 25	76,262 43
1904.	209,479,618 80	7,478,080 93	41,574,783 33	39,406 92	62,158,449 90	76,262 43
1905.	209,520,233 38	7,450,948 93	47,334,221 72	39,406 92	62,017,456 65	76,262 43
1906.	204,738,350 72	7,838,715 60	49,941,427 22	39,361 18	61,910,622 08	76,108 72
1907 (9 m's) ..	207,627,690 72	7,301,115 60	54,791,596 86	39,361 18	62,541,811 87	72,599 06
1908.	221,809,567 45	7,176,415 60	60,455,991 36	39,361 18	62,581,155 30	72,599 06
1909.	277,810,962 64	4,769,615 60	79,351,080 50	39,286 23	59,938,920 33	64,029 90
1910.	257,451,059 20	4,819,115 60	87,134,068 50	39,272 61	58,264,229 90	38,322 40
1911.	271,050,677 98	4,795,065 60	89,994,270 25	39,288 55	58,094,351 03	38,322 40
1912.	282,024,279 47	4,730,877 60	113,329,633 40	39,224 92	58,219,328 06	38,091 83
1913.	258,679,819 47	2,190,767 60	112,101,885 65	39,220 05	57,140,483 39	38,091 83
1914.	302,842,483 08	719,092 93	117,795,638 53	39,220 05	55,567,603 42	34,237 96
1915.	338,369,979 07	691,502 93	157,056,118 91	39,220 05	51,001,718 26	34,237 96
1916.	362,703,312 40	100,298,602 93	177,943,131 54	39,220 05	55,528,426 34	34,237 96
1917.	362,703,312 40	340,312,351 94	183,248,986 79	39,220 05	56,216,088 61	34,237 96
1918.	362,703,312 40	881,528,614 21	250,798,860 92	39,207 40	53,360,090 74	34,237 96
1919.	362,703,312 40	1,475,884,861 37	289,258,697 67	39,207 40	53,057,018 22	33,458 63

SESSIONAL PAPER No. 2

Dominion of Canada from July 1, 1867, to March 31, 1919.

Table V.)

Funded Debt payable in New York.	Temporary Loans.	Trust Funds.	Province Accounts.	Miscellaneous Accounts.	Total.	Year.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
		6,408,779 93	2,573,292 92	3,984,271 92	93,046,051 73	1867
		6,454,799 24	3,499,678 45	4,227,243 43	96,896,666 20	1868
	6,575,410 05	6,477,618 45	4,664,510 82	227,115 15	112,361,998 39	1869
	2,224,353 70	6,535,102 56	6,224,159 32	2,353,306 61	115,993,706 76	1870
		6,595,677 85	7,951,628 12	1,496,819 37	115,492,682 76	1871
		6,655,248 83	10,319,741 47	1,478,593 86	122,400,179 36	1872
		6,686,346 61	14,477,825 70	4,321,370 17	130,778,098 53	1873
		6,752,846 71	16,119,309 36	669,157 36	141,163,551 33	1874
		6,822,523 78	14,984,382 27	2,676,366 38	151,663,401 62	1875
		6,881,938 05	14,384,864 21	593,678 73	161,204,687 86	1876
		6,899,347 34	13,910,660 10	4,478,962 96	174,675,834 97	1877
		9,860,331 40	13,313,435 34	5,205,834 38	174,957,268 96	1878
		6,834,477 14	12,605,298 47	5,798,669 43	183,974,753 85	1879
		6,895,453 12	12,569,014 44	5,998,117 28	190,125,233 32	1880
		6,941,146 22	12,424,853 45	2,503,270 35	199,861,537 51	1881
		6,999,035 43	12,596,072 17	4,884,160 18	205,365,251 97	1882
		7,003,187 70	12,573,490 79	4,013,213 48	202,159,104 30	1883
		7,055,899 45	14,285,698 73	1,178,938 95	242,482,416 21	1884
	18,985,907 97	7,041,841 15	14,219,479 69	1,572,737 01	264,703,607 43	1885
	1,262,444 46	7,060,526 23	17,310,531 30	1,201,026 21	273,164,341 11	1886
	1,241,000 00	7,080,835 85	17,282,987 33	1,036,908 21	273,187,626 43	1887
	5,651,459 33	7,098,643 59	17,194,048 29	2,555,923 63	284,513,841 89	1888
		7,200,385 51	16,927,883 96	1,238,812 26	287,722,062 76	1889
	1,946,666 66	8,184,794 08	16,907,532 78	1,192,852 84	286,112,295 10	1890
	7,786,666 65	8,217,992 88	16,907,414 03	1,330,554 79	289,899,229 62	1891
		9,113,817 36	16,407,374 13	3,626,782 90	295,333,274 10	1892
	1,460,000 00	10,111,141 16	16,407,359 53	1,738,360 83	300,054,524 74	1893
	2,433,333 33	10,205,365 74	16,407,323 52	1,542,787 17	308,348,023 96	1894
		10,263,694 31	16,407,031 65	1,915,262 19	318,048,754 87	1895
	1,946,666 66	10,314,883 06	16,406,986 87	1,779,324 85	325,717,536 73	1896
	4,866,666 66	10,409,788 00	16,406,720 75	2,023,016 31	332,530,131 33	1897
		10,446,967 27	16,406,434 91	2,163,171 44	338,375,984 23	1898
	3,893,333 33	10,690,277 50	16,672,686 83	2,536,491 75	345,160,902 54	1899
		10,910,056 03	16,672,686 83	2,425,767 15	346,206,979 92	1900
		11,305,611 23	16,672,677 11	6,403,084 60	354,732,432 52	1901
		11,593,174 73	16,672,336 16	9,792,469 45	366,358,476 59	1902
		12,181,524 11	6,523,164 94	5,900,594 33	361,344,098 37	1903
	4,866,666 66	16,105,439 12	11,920,668 07	11,263,136 01	364,962,512 17	1904
	2,920,000 00	18,385,823 53	11,920,668 07	18,013,558 17	377,678,579 80	1905
	2,920,000 00	26,857,181 06	11,920,684 07	26,027,229 74	392,269,680 39	1906
	1,216,666 67	13,744,817 57	11,920,668 07	20,707,498 49	379,966,826 09	m. '07
	9,299,999 99	14,107,438 84	11,920,668 07	20,743,961 40	408,267,158 25	1908
	13,606,333 32	13,124,674 50	11,920,582 42	17,009,941 58	478,535,427 02	1909
	17,033,333 33	13,422,462 56	11,920,582 42	20,540,599 47	470,663,045 99	1910
		13,939,186 52	11,920,582 42	25,069,812 67	474,911,487 42	1911
		14,727,471 83	11,920,486 07	23,309,198 59	508,338,591 77	1912
		15,167,803 75	11,920,481 20	25,954,002 30	483,232,555 24	1913
	8,273,333 32	15,831,902 57	11,920,481 20	31,367,463 80	544,391,368 86	1914
	81,073,684 21	15,995,210 06	11,920,481 20	41,291,721 72	709,473,814 37	1915
	182,992,379 82	15,802,158 25	11,920,481 20	31,725,791 93	936,987,862 42	1916
75,873,000 00	300,332,797 42	16,265,440 68	11,920,481 20	35,057,350 64	1,382,003,267 69	1917
75,873,000 00	183,288,130 72	17,106,623 88	11,920,481 20	26,683,339 46	1,863,335,898 89	1918
75,873,000 00	362,954,333 31	17,752,279 72	11,920,481 20	27,159,074 85	2,676,635,724 77	1919

10 GEORGE V, A. 1920

TABLE IV.—SUMMARY OF ASSETS of the Dominion of Canada, from July 1, 1867, to March 31, 1919.

(For details, see Table VI.)

Year.	Sinking Fund.	Other Investments.	Province Accounts.	Miscellaneous Accounts.	Total.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1867.....	1,207,222 26	4,578,560 04	10,045,533 63	1,486,094 43	17,317,410 36
1867-68.....	1,562,488 92	4,573,957 00	11,723,359 51	3,279,726 03	21,139,531 46
1868-69.....	1,989,295 58	13,348,757 25	14,776,812 35	6,387,814 01	36,502,679 19
1869-70.....	2,115,828 91	11,125,437 25	17,193,583 67	7,349,114 48	37,783,964 31
1870-71.....	2,537,495 15	9,369,951 94	19,126,580 78	6,752,187 24	37,786,165 11
1871-72.....	3,450,481 82	7,468,891 90	20,901,517 14	8,392,216 46	40,213,107 32
1872-73.....	3,598,422 46	5,717,694 42	11,537,690 00	10,041,163 67	30,894,970 55
1873-74.....	4,112,348 46	6,313,565 10	11,524,637 57	10,888,035 78	32,838,586 91
1874-75.....	4,668,121 78	7,119,180 61	11,521,697 70	12,346,023 51	35,655,023 60
1875-76.....	5,491,075 10	9,157,463 90	11,974,808 36	10,029,826 62	36,653,173 98
1876-77.....	6,387,515 10	7,786,874 41	12,367,515 84	14,898,620 59	41,440,525 94
1877-78.....	7,400,268 45	4,551,637 84	12,274,893 35	10,368,399 41	34,595,199 05
1878-79.....	8,531,564 62	4,152,654 81	13,030,018 76	10,779,445 66	36,493,683 85
1879-80.....	9,747,372 58	5,932,433 66	13,535,092 05	12,967,953 78	42,182,852 07
1880-81.....	10,964,525 91	6,798,964 16	13,314,114 95	13,388,152 09	44,465,757 11
1881-82.....	12,190,731 71	11,443,103 98	13,013,285 71	15,056,479 79	51,703,601 19
1882-83.....	12,941,658 37	7,850,894 54	13,146,291 01	9,753,545 92	43,692,389 84
1883-84.....	14,292,158 37	28,337,490 82	7,499,069 39	10,191,847 37	60,320,565 95
1884-85.....	15,855,353 21	34,497,966 54	7,502,723 71	10,439,871 83	68,295,915 29
1885-86.....	17,461,623 98	8,249,817 13	7,508,754 51	16,785,038 40	50,005,234 02
1886-87.....	19,034,576 60	8,874,105 59	7,518,401 82	10,425,766 98	45,872,850 99
1887-88.....	20,993,654 39	10,549,695 87	7,545,149 99	10,893,983 48	49,982,483 73
1888-89.....	22,730,298 73	9,749,154 91	7,973,556 47	9,739,011 00	50,192,021 11
1889-90.....	24,617,535 93	6,179,281 07	9,412,337 15	8,369,929 18	48,579,083 33
1890-91.....	26,555,614 50	6,199,581 07	9,910,524 45	9,424,479 09	52,090,199 11
1891-92.....	28,583,475 29	5,179,535 53	10,412,417 39	10,026,411 45	54,201,839 66
1892-93.....	30,678,989 18	5,263,137 95	10,921,105 92	11,510,252 08	58,373,485 13
1893-94.....	32,356,776 65	5,263,137 95	10,917,856 12	13,627,223 76	62,164,994 48
1894-95.....	34,359,088 01	5,487,461 94	10,923,487 40	14,203,790 43	64,973,827 78
1895-96.....	36,414,375 53	6,077,627 95	10,586,398 83	14,141,701 65	67,220,103 96
1896-97.....	38,516,189 33	6,261,527 95	10,606,052 44	15,607,765 15	70,991,534 87
1897-98.....	40,876,157 88	6,371,527 95	10,603,210 98	16,568,688 51	74,419,585 32
1898-99.....	43,358,642 53	6,371,527 95	10,671,783 46	18,485,502 00	78,887,455 94
1899-1900.....	45,824,282 37	6,769,527 95	10,718,483 76	17,400,878 95	80,713,173 03
1900-01.....	48,304,619 27	7,062,835 95	10,718,474 04	20,166,499 57	86,252,428 83
1901-02.....	50,873,999 86	7,508,077 15	10,718,461 39	25,428,848 57	94,529,386 97
1902-03.....	53,494,588 32	8,428,962 47	4,144,218 42	33,669,340 29	99,737,109 50
1903-04.....	44,770,875 65	13,801,928 33	4,119,591 67	41,402,397 92	104,094,793 57
1904-05.....	47,032,493 92	12,691,310 07	4,048,795 90	47,681,813 31	111,454,413 20
1905-06.....	48,016,409 53	12,576,240 49	4,033,705 49	60,600,347 13	125,226,702 64
1906-07 (9 mos.).....	45,981,552 38	13,223,804 07	4,033,705 49	53,055,904 19	116,294,966 13
1908.....	42,250,209 01	22,949,146 14	4,033,705 49	61,013,237 77	130,246,298 41
1909.....	38,515,546 54	22,144,988 81	2,296,429 12	91,648,183 38	154,605,147 85
1910.....	14,782,613 19	26,216,851 20	2,296,429 12	91,068,606 15	134,394,499 66
1911.....	11,196,825 90	27,501,851 20	2,296,429 12	93,904,329 17	134,899,435 39
1912.....	12,353,282 06	30,551,851 20	2,296,332 77	123,217,665 03	168,419,131 06
1913.....	13,737,567 42	43,885,324 52	2,296,327 90	109,011,709 72	168,930,929 56
1914.....	9,144,994 98	70,819,657 79	2,296,327 90	126,133,538 05	208,394,518 72
1915.....	10,790,806 51	111,719,684 43	2,296,327 90	126,290,912 32	231,097,731 16
1916.....	12,563,827 62	109,937,419 43	2,296,327 90	197,034,056 45	321,831,631 40
1917.....	14,032,687 75	148,566,595 73	2,296,327 90	337,921,358 51	502,816,969 89
1918.....	17,216,180 41	238,818,282 63	2,296,327 90	413,121,045 45	671,451,836 39
1919.....	18,664,675 76	330,539,946 53	2,296,327 90	770,603,742 14	1,102,104,692 33

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TABLE V.—LIABILITIES of Canada, July 1, 1867, to March 31, 1919.

Year.	DEBENTURES AND STOCKS PAYABLE IN LONDON.				
	British Columbia Bonds 6 per cent.	Canadian Bonds, 8 per cent.	Canadian Bonds, 6 per cent.	Consolidated Canadian Loan Bonds, 5 per cent.	Consolidated Canadian Loan Stocks 5 per cent.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1867.....		267,666 70	24,947,506 71	27,784,461 92	3,770,153 93
1868.....		267,666 70	24,945,073 38	27,082,201 92	4,472,413 93
1869.....		267,666 70	24,942,640 05	26,899,127 06	4,657,488 79
1870.....		267,666 70	24,942,640 05	26,375,473 74	5,181,142 11
1871.....		267,666 70	24,942,640 05	25,882,267 49	5,674,348 36
1872.....	1,168,000 00	96,846 70	24,782,040 04	25,111,357 39	6,445,258 46
1873.....	924,666 67	21,900 05	24,778,146 69	24,197,770 91	7,332,078 28
1874.....	924,666 67	21,900 05	24,751,866 71	23,418,308 53	7,956,780 64
1875.....	924,666 67	21,900 05	23,020,793 39	22,789,048 54	8,586,040 62
1876.....	924,666 67	20,926 72	23,020,793 39	22,353,481 88	9,021,607 28
1877.....	924,666 67	20,440 06	21,190,200 06	22,179,741 88	9,194,860 62
1878.....	924,666 67	20,440 06	19,965,986 73	22,050,288 55	9,324,313 95
1879.....	924,666 67	20,440 06	12,428,980 06	21,768,802 99	9,605,799 51
1880.....	924,666 67	118,260 00	6,448,333 33	21,476,316 37	9,898,286 17
1881.....	924,666 67	118,260 00	5,024,833 33	21,040,206 47	10,334,396 07
1882.....	924,666 67	2,433 33	2,485,893 33	20,595,393 14	10,779,209 40
1883.....	486,666 67		1,342,226 66	20,007,499 81	11,366,129 40
1884.....	486,666 67		12,653 33	19,526,406 48	11,837,222 73
1885.....	486,666 67		4,379 99		
1886.....	486,666 67				
1887.....	486,666 67				
1888.....	486,666 67				
1889.....	453,573 34				
1890.....	453,573 34				
1891.....	453,573 34				
1892.....	453,573 34				
1893.....	453,573 34				
1894.....					
1895.....					
1896.....					
1897.....					
1898.....					
1899.....					
1900.....					
1901.....					
1902.....					
1903.....					
1904.....	Dominion Loan	Dominion Loan	War Savings		
1905.....	of 1908,	1930-50.	and		
1906.....	4 per cent.	3½ per cent.	Thrft Stamps.		
1907 (9 mos.).....					
1908.....	6,720,380 00	14,600,000 00			
1909.....	6,714,053 34	38,933,333 33			
1910.....	6,142,220 01	69,772,225 69			
1911.....	6,010,333 35	112,725,507 67			
1912.....	6,010,333 35	137,058,841 00			
1913.....		137,058,841 00			
1914.....		137,058,841 00			
1915.....		137,058,841 00			
1916.....		137,058,841 00			
1917.....		137,058,841 00			
1918.....		137,058,841 00			
1919.....		137,058,841 00	1,524,033 93		

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TABLE V.—LIABILITIES of Canada, July 1, 1867, to March 31, 1919—*Con.*

Year.	DEBENTURES AND STOCKS PAYABLE IN LONDON.				
	Dominion Loan of 1874, 4 per cent.	Dominion Loan of 1875, 4 per cent.	Dominion Loan of 1876, 4 per cent.	Dominion Loan of 1878, 4 per cent.	Dominion Loan of 1879, 4 per cent.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1867.....					
1868.....					
1869.....					
1870.....					
1871.....					
1872.....					
1873.....					
1874.....					
1875.....	19,466,666 67				
1876.....	19,466,666 67	4,866,666 66			
1877.....	19,466,666 67	4,866,666 66	12,166,666 66		
1878.....	19,466,666 67	4,866,666 66	12,166,666 66		
1879.....	19,466,666 67	4,866,666 66	12,166,666 66	7,300,000 00	
1880.....	19,466,666 67	4,866,666 66	12,166,666 66	7,300,000 00	14,600,000 00
1881.....	19,466,666 67	4,866,666 66	12,166,666 66	7,300,000 00	14,600,000 00
1882.....	19,466,666 67	4,866,666 66	12,166,666 66	7,300,000 00	14,600,000 00
1883.....	19,466,666 67	4,866,666 66	12,166,666 66	7,300,000 00	14,600,000 00
1884.....	19,466,666 67	4,866,666 66	12,166,666 66	7,300,000 00	14,600,000 00
1885.....	19,466,666 67	4,866,666 66	12,166,666 66	7,300,000 00	14,600,000 00
1886.....	19,466,666 67	4,866,666 66	12,166,666 66	7,300,000 00	14,600,000 00
1887.....	19,466,666 67	4,866,666 66	12,166,666 66	7,300,000 00	14,600,000 00
1888.....	19,466,666 67	4,866,666 66	12,166,666 66	7,300,000 00	14,600,000 00
1889.....	19,466,666 67	4,866,666 66	12,166,666 66	7,300,000 00	14,600,000 00
1890.....	19,466,666 67	4,866,666 66	12,166,666 66	7,300,000 00	14,600,000 00
1891.....	19,466,666 67	4,866,666 66	12,166,666 66	7,300,000 00	14,600,000 00
1892.....	19,466,666 67	4,866,666 66	12,166,666 66	7,300,000 00	14,600,000 00
1893.....	19,466,666 67	4,866,666 66	12,166,666 66	7,300,000 00	14,600,000 00
1894.....	19,466,666 67	4,866,666 66	12,166,666 66	7,300,000 00	14,600,000 00
1895.....	19,466,666 67	4,866,666 66	12,166,666 66	7,300,000 00	14,600,000 00
1896.....	19,466,666 67	4,866,666 66	12,166,666 66	7,300,000 00	14,600,000 00
1897.....	19,466,666 67	4,866,666 66	12,166,666 66	7,300,000 00	14,600,000 00
1898.....	19,466,666 67	4,866,666 66	12,166,666 66	7,300,000 00	14,600,000 00
1899.....	19,466,666 67	4,866,666 66	12,166,666 66	7,300,000 00	14,600,000 00
1900.....	19,466,666 67	4,866,666 66	12,166,666 66	7,300,000 00	14,600,000 00
1901.....	19,466,666 67	4,866,666 66	12,166,666 66	7,300,000 00	14,600,000 00
1902.....	19,466,666 67	4,866,666 66	12,166,666 66	7,300,000 00	14,600,000 00
1903.....	19,466,666 67	4,866,666 66	12,166,666 66	7,300,000 00	14,600,000 00
1904.....	11,884,361 32	4,866,666 66	12,166,666 66	7,300,000 00	14,600,000 00
1905.....	11,072,069 26	4,866,666 66	12,166,666 66	7,300,000 00	14,600,000 00
1906.....	9,376,386 70		12,166,666 66	7,300,000 00	14,600,000 00
1907 (9 mos.) ..	9,376,386 70			7,300,000 00	14,600,000 00
1908.....	8,583,234 15			7,300,000 00	14,600,000 00
1909.....	8,555,494 14				
1910.....	8,265,370 38				
1911.....	7,961,178 54				
1912.....					
1913.....					
1914.....					
1915.....					
1916.....					
1917.....					
1918.....					
1919.....					

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TABLE V.—LIABILITIES of Canada, from July 1, 1867, to March 31, 1919—*Con.*

Year.	DEBENTURES AND STOCKS PAYABLE IN LONDON.					
	Dominion Loan of 1884, 3½ per cent.	Dominion Loan of 1885, 4 per cent. (reduced.)	Dominion Loan of 1885, 4 per cent.	Dominion Loan of 1888, 1892 and 1894, 3 per cent.	Dominion Loan of 1897, 2½ per cent.	Canadian Pacific Ry. Land Grant Loan, 3½ per cent.
	§ cts.	§ cts.	§ cts.	§ cts.	§ cts.	§ cts.
1867						
1868						
1869						
1870						
1871						
1872						
1873						
1874						
1875						
1876						
1877						
1878						
1879						
1880						
1881						
1882						
1883						
1884	24,333,333 33					
1885	24,333,333 33	31,356,595 88				
1886	24,333,333 33	31,356,595 88	19,466,666 66			
1887	24,333,333 33	31,356,595 88	19,466,666 66			
1888	24,333,333 33	31,356,595 88	19,466,666 66	6,375,333 33		
1889	24,333,333 33	31,356,595 88	19,466,666 66	19,466,666 67		
1890	24,333,333 33	31,356,595 88	19,466,666 66	19,466,666 67		
1891	24,333,333 33	31,356,595 88	19,466,666 66	19,890,297 66		
1892	24,333,333 33	31,356,595 88	19,466,666 66	30,727,506 24		
1893	24,333,333 33	31,356,595 88	19,466,666 66	33,538,614 67		
1894	24,333,333 33	31,356,595 88	19,466,666 66	39,652,242 08		
1895	24,333,333 33	31,356,595 88	19,466,666 66	50,602,241 01		
1896	24,333,333 33	31,356,595 88	19,466,666 66	50,602,241 01		
1897	24,333,333 33	31,356,595 88	19,466,666 66	50,602,241 01		
1898	24,333,333 33	31,356,595 88	19,466,666 66	50,602,241 01	9,733,333 33	
1899	24,333,333 33	31,356,595 88	19,466,666 66	50,602,241 01	9,733,333 33	
1900	24,333,333 33	31,356,595 88	19,466,666 66	50,602,241 01	9,733,333 33	
1901	24,333,333 33	31,356,595 88	19,466,666 66	50,602,241 01	9,733,333 33	
1902	24,333,333 33	31,356,595 88	19,466,666 66	50,602,241 01	9,733,333 33	
1903	24,333,333 33	31,356,595 88	19,466,666 66	50,602,241 01	9,733,333 33	
1904	24,333,333 33	31,356,595 88	19,466,666 66	50,898,661 62	9,733,333 33	
1905	24,333,333 33	31,356,595 88	19,466,666 66	51,751,568 26	9,733,333 33	
1906	24,333,333 33	31,356,595 88	19,466,666 66	53,532,031 82	9,733,333 33	
1907 (9 mos.)	24,333,333 33	31,356,595 88	19,466,666 66	53,532,034 82	9,733,333 33	15,056,006 66
1908	24,333,333 33	31,356,595 88	19,466,666 66	54,486,644 10	9,733,333 33	15,056,006 66
1909	24,333,333 33	31,356,595 88	19,466,666 66	55,105,899 30	9,733,333 33	15,056,006 66
1910	23,634,137 73		18,142,261 46	42,512,076 63	7,748,245 83	15,056,006 66
1911	23,467,206 27			42,649,469 49	4,888,185 64	15,056,006 66
1912	23,467,206 27			43,116,280 15	4,888,185 64	15,056,006 66
1913	23,467,206 27			43,226,130 55	4,888,185 64	15,056,006 66
1914	23,467,206 27			37,262,129 50	4,888,185 64	15,056,006 66
1915	23,467,206 27			37,271,230 16	4,888,185 64	15,056,006 66
1916	23,467,206 27			37,271,230 16	4,888,185 64	15,056,006 66
1917	23,467,206 27			37,271,230 16	4,888,185 64	15,056,006 66
1918	23,467,206 27			37,271,230 16	4,888,185 64	15,056,006 66
1919	23,467,206 27			37,271,230 16	4,888,185 64	15,056,006 66

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TABLE V.—LIABILITIES of Canada, from July 1, 1867, to March 31, 1919—*Con.*

Year.	DERENTURES AND STOCKS PAYABLE IN LONDON.					
	Imperial Guaranteed Loan (old) 4 per cent.	Imperial Guaranteed Loan 4 per cent.	Intercolonial Ry. Loan 5 per cent.	New Brunswick Bonds, 6 per cent.	Nova Scotia Bonds, 6 per cent.	Prince Edward Island Bonds, 6 per cent.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1867.....	681,333 34			5,037,486 66	4,580,506 66	
1868.....	681,333 34			4,886,620 00	4,460,300 00	
1869.....		7,300,000 00	2,433,333 34	4,886,620 00	4,460,300 00	
1870.....		7,300,000 00	2,433,333 34	4,886,620 00	4,460,300 00	
1871.....		7,300,000 00	2,433,333 34	4,850,606 67	4,460,300 00	
1872.....		7,300,000 00	2,433,333 34	4,701,686 67	4,448,133 33	
1873.....		7,300,000 00	2,433,333 34	4,701,686 67	4,448,133 33	
1874.....		16,060,000 00	2,433,333 34	4,701,686 67	4,438,400 00	1,091,106 54
1875.....		16,060,000 00	2,433,333 34	4,491,446 67	1,076,020 02	1,091,106 54
1876.....		23,360,000 00	2,433,333 34	4,491,446 67	1,082,833 35	1,091,106 54
1877.....		23,360,000 00	2,433,333 34	4,491,446 67	1,082,833 35	1,091,106 54
1878.....		23,360,000 00	2,433,333 34	4,491,446 67	1,082,833 35	1,091,106 54
1879.....		30,660,000 00	2,433,333 34	4,491,446 67	1,082,833 35	1,091,106 54
1880.....		30,660,000 00	2,433,333 34	4,491,446 67	1,082,833 33	1,091,106 66
1881.....		30,660,000 00	2,433,333 34	4,491,446 67	1,082,833 33	1,091,106 66
1882.....		30,660,000 00	2,433,333 34	4,481,713 34	1,082,833 33	277,399 99
1883.....		30,660,000 00	2,433,333 34	4,408,713 34	1,082,833 33	
1884.....		30,660,000 00	2,433,333 34	4,374,646 67	1,082,833 33	
1885.....		31,633,333 34	2,433,333 34	4,374,646 67	1,082,833 33	
1886.....		31,633,333 34	2,433,333 34	4,137,153 34		
1887.....		31,633,333 34	2,433,333 34	3,565,806 68		
1888.....		31,633,333 34	2,433,333 34	2,116,513 35		
1889.....		31,633,333 34	2,433,333 34	695,933 35		
1890.....		31,633,333 34	2,433,333 34	73,000 00		
1891.....		31,633,333 34	2,433,333 34	73,000 00		
1892.....		31,633,333 34	2,433,333 34			
1893.....		31,633,333 34	2,433,333 34			
1894.....		31,633,333 34	2,433,333 34			
1895.....		31,633,333 34	2,433,333 34			
1896.....		31,633,333 34	2,433,333 34			
1897.....		31,633,333 34	2,433,333 34			
1898.....		31,633,333 34	2,433,333 34			
1899.....		31,633,333 34	2,433,333 34			
1900.....		31,633,333 34	2,433,333 34			
1901.....		31,633,333 34	2,433,333 34			
1902.....		31,633,333 34	2,433,333 34			
1903.....		31,633,333 34	2,433,333 34			
1904.....		22,873,333 34				
1905.....		22,873,333 34				
1906.....		22,873,333 34	3½ per cent.	3½ per cent.	4 per cent.	4½ per cent.
1907(9 months)		22,873,333 34	Loan 1908-12.	Loan 1909.	Loan 1940-60.	Loan 1920-25.
1908.....		15,573,333 34				
1909.....		15,573,333 34	23,782,913 33	29,200,000 00		
1910.....		15,573,333 34	23,147,156 13	27,458,025 34		
1911.....		8,273,333 34	22,785,103 68	27,531,353 34		
1912.....		8,273,333 34	17,344,113 05	26,809,980 01		
1913.....		8,273,333 34		26,710,116 01		
1914.....				26,710,116 01	58,400,000 00	
1915.....				26,701,842 68	93,926,666 66	
1916.....				26,701,842 68	93,926,666 66	24,333,333 33
1917.....				26,701,842 68	93,926,666 66	24,333,333 33
1918.....				26,701,842 68	93,926,666 66	24,333,333 33
1919.....				26,701,842 68	93,926,666 66	24,333,333 33

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TABLE V.—LIABILITIES of Canada, from July 1, 1867, to March 31, 1919—*Con.*

Year.	DEBENTURES PAYABLE IN CANADA.							
	Bonds Convertible into Stocks 6 per cent.	Canada Bonds (old) 5 per cent.	Canada Bonds (old) 6 per cent.	Canada Bonds 7 per cent.	Dominion Bonds 5 per cent.	Dominion Bonds 4 per cent.	New Brunswick, 6 per cent.	Nova Scotia 6 per cent.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1867		192,925 01	1,254,250 02	873,200 00			196,900 00	1,481,900 00
1868	600,000 00	192,925 01	1,243,610 02	873,200 00			196,900 00	1,481,900 00
1869	578,000 00	192,925 01	1,227,610 02	300 00			196,900 00	1,481,900 00
1870	576,000 00	192,925 01	1,227,210 02	300 00			196,900 00	1,481,900 00
1871	566,000 00	192,525 01	1,015,602 60	300 00	80,000 00		196,900 00	1,481,900 00
1872	541,000 00	182,725 01	343,655 04	300 00	80,000 00		196,900 00	1,481,900 00
1873	541,000 00	182,725 01	257,991 04	300 00	80,000 00		196,900 00	1,481,900 00
1874	540,000 00	167,058 33	183,057 72	300 00	80,000 00		189,300 00	1,481,900 00
1875	539,000 00	160,858 33	132,690 00				189,300 00	970,900 00
1876	538,000 00	127,016 67	17,500 00				130,100 00	954,353 34
1877	538,000 00	114,850 00	10,120 00				126,900 00	954,353 34
1878	538,000 00	113,650 00	4,120 00				123,700 00	951,920 01
1879	538,000 00	113,650 00	1,200 00				123,700 00	951,920 01
1880	538,000 00	113,650 00	1,200 00				122,900 00	951,920 01
1881	538,000 00	113,650 00	1,200 00				122,900 00	951,920 01
1882	538,000 00	113,650 00	1,200 00				122,900 00	951,920 01
1883	538,000 00	38,200 00					122,900 00	951,920 01
1884	538,000 00	2,100 00				27,000 00	122,900 00	951,920 01
1885	538,000 00	400 00				316,000 00	122,900 00	2,920 07
1886	538,000 00	400 00				1,244,000 00	122,900 00	
1887	538,000 00	400 00				1,269,000 00	122,900 00	
1888	538,000 00	400 00				1,276,000 00	122,900 00	
1889	238,000 00	400 00				1,276,000 00	122,900 00	
1890	238,000 00	400 00				1,276,000 00	122,900 00	
1891	238,000 00	400 00				1,276,000 00	122,900 00	
1892	238,000 00	400 00				1,776,000 00	122,900 00	
1893		400 00				1,768,000 00	122,900 00	
1894		400 00				1,762,000 00	122,900 00	
1895		400 00				1,708,000 00	122,900 00	
1896		400 00				1,708,000 00	1,600 00	
1897		400 00				1,708,000 00	1,100 00	
1898		400 00				1,198,000 00	600 00	
1899		400 00				1,198,000 00	600 00	
1900		400 00				1,198,000 00	600 00	
1901		400 00				1,198,000 00	600 00	
1902		400 00				1,198,000 00	600 00	
1903		400 00				1,198,000 00	600 00	
1904		400 00					600 00	
1905		400 00					600 00	
1906		400 00		5 per cent.	3½ per cent.	4½ per cent.	600 00	5½ per cent.
1907 (9 months)		400 00	War Saving Certificate.	Debenture Stock.	Bond Loan 1925-28.	Bond Loan 1925-45.	600 00	Debenture Stock.
1908		400 00					600 00	
1909		400 00					600 00	
1910		400 00					600 00	
1911		400 00					600 00	
1912		400 00					600 00	
1913		400 00					600 00	
1914		400 00					600 00	
1915		400 00					600 00	
1916		400 00					600 00	
1917		400 00	5,072,237 00	8,631,500 00	12,404,678 36	95,207,351 17	600 00	
1918		400 00	12,062,768 70	14,281,000 00	12,404,678 36	95,207,351 17	600 00	
1919		400 00	11,604,493 50	18,164,500 00	12,404,678 36	95,207,351 17	600 00	13,606,350 00

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TABLE V.—LIABILITIES of Canada, from July 1, 1867, to March 31, 1919—*Con.*

Year.	DEBENTURES PAYABLE IN CANADA.			Bank of Montreal, (various).	Canadian Pacific Railway 4 per cent Funded Debt.	Dominion Stock 6 per cent.	Dominion Stock 6 per cent.
	Overdue Debentures Province of Canada.	Prince Edward Island 6 per cent.	Prince Edward Island. 5 per cent.				
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1867.....				2,249,416 67			
1868.....				2,500,000 00		1,427,538 66	
1869.....						3,272,861 09	
1870.....				2,022,805 51		4,093,001 20	
1871.....				1,247,699 84		4,295,223 75	
1872.....				501,793 36		4,516,499 51	631,598 33
1873.....						4,435,942 54	1,020,837 57
1874.....		366,404 44	137,402 24			4,405,605 97	1,363,485 26
1875.....	9,614 39	308,977 79	135,455 57			4,158,143 83	1,803,583 69
1876.....	9,614 39	308,004 46				4,124,643 83	1,923,433 15
1877.....	9,614 39	308,004 46				4,121,043 83	2,132,251 82
1878.....	9,614 39	302,975 58				4,122,847 25	2,776,017 82
1879.....	8,641 06	203,371 31				4,121,197 25	3,945,739 82
1880.....	8,641 06	201,100 00				422,152 57	9,244,237 58
1881.....	10,101 06	186,500 00				45,664 22	9,620,307 61
1882.....	9,614 40	69,500 00				8,000 00	9,095,834 54
1883.....	9,514 40	2,500 00				8,000 00	4,262,883 44
1884.....	9,514 40	1,000 00			15,286,497 90	8,000 00	4,096,148 02
1885.....		1,000 00			13,934,572 42	8,000 00	3,928,851 76
1886.....					12,528,029 15	8,000 00	1,184,062 05
1887.....					11,064,661 52	8,000 00	1,120,817 70
1888.....					9,542,173 84	8,000 00	1,054,371 61
1889.....					7,958,177 66	8,000 00	984,561 67
1890.....					6,310,188 03	8,000 00	911,217 61
1891.....					4,595,619 62	8,000 00	834,160 51
1892.....					2,811,782 65	8,000 00	753,202 39
1893.....					955,878 67	8,000 00	668,145 77
1894.....						8,000 00	578,783 15
1895.....						8,000 00	484,896 55
1896.....						8,000 00	386,256 94
1897.....						8,000 00	282,623 70
1898.....						8,000 00	173,744 02
1899.....						8,000 00	59,352 31
1900.....						8,000 00	
1901.....						8,000 00	
1902.....						8,000 00	
1903.....						8,000 00	
1904.....						8,000 00	
1905.....						8,000 00	
1906.....						8,000 00	
				5 per cent Public Service Loan New York, 1916.	5 per cent Bond Loan New York.		
	5 per cent War Loan, 1917-37.	Victory Loan, 1917.	Victory Loan, 1918				
1907(9mcs.).....						8,000 00	
1908.....						8,000 00	
1909.....						8,000 00	
1910.....						8,000 00	
1911.....						8,000 00	
1912.....						8,000 00	
1913.....						8,000 00	
1914.....						8,000 00	
1915.....						8,000 00	
1916.....						8,000 00	
1917.....	18,100,232 48			75,000,000 00	873,000 00	8,000 00	
1918.....	92,607,800 00	540,469,663 03		75,000,000 00	873,000 00	8,000 00	
1919.....	92,607,800 00	541,250,134 04	555,048,267 34	75,000,000 00	873,000 00	8,000 00	

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TABLE V.—LIABILITIES of Canada, from July 1, 1867, to March 31, 1919—*Con.*

Year.	Dominion Stock 6 per cent.	Dominion Stock and bonds 3½ per cent.	Exchequer Bills.	Indemnity to Seigneurs and Townships 6 per cent.	London Agents (various).	Mis- cellaneous.	Notes, Canada.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1867.....				3,869,810 02	1,226,548 53	508,306 72	3,113,700 00
1868.....				3,869,810 02	1,372,873 87	354,369 56	3,795,000 00
1869.....			6,575,410 05	3,869,810 02	49,080 91	178,034 24	4,830,000 00
1870.....			2,224,353 70	3,860,645 58	215,570 75	135,533 40	7,479,353 33
1871.....				3,811,065 13		269,608 32	7,367,340 74
1872.....				3,725,553 71	82,498 08	894,302 42	10,510,541 21
1873.....				3,500,593 57	2,880,809 96	439,227 21	11,284,131 69
1874.....				3,476,822 29	151,699 51	513,588 37	12,175,578 62
1875.....				825,477 88	2,006,471 47	659,122 71	10,778,873 00
1876.....				466,387 88	1,906 13	581,300 40	11,533,891 48
1877.....				407,061 20	3,893,875 87	574,842 00	10,680,492 88
1878.....				400,427 41	4,446,574 93	749,014 36	10,460,734 81
1879.....				391,330 6		1,298,515 03	10,789,710 04
1880.....				385,840 31		1,498,043 99	13,565,159 46
1881.....				394,595 90		1,492,619 70	14,538,965 05
1882.....				244,936 10		1,307,196 19	15,807,910 91
1883.....				200,085 45		1,308,963 34	15,997,854 73
1884.....	955,000 00			198,162 11		1,168,874 96	15,360,281 32
1885.....	1,078,000 00			195,378 79		1,572,187 42	15,633,255 58
1886.....	4,757,222 83			188,764 80		1,200,476 62	16,297,453 36
1887.....	4,625,622 83			188,764 80		1,036,358 62	15,059,836 06
1888.....	5,030,822 83			179,153 81		2,555,374 04	16,249,318 53
1889.....	4,923,322 83			181,776 48		1,238,262 67	15,426,280 83
1890.....	4,807,722 83			179,416 33		1,192,303 25	15,357,892 71
1891.....	4,705,959 34	52,500 00		166,959 98		1,330,065 20	16,176,317 23
1892.....	4,593,281 29	59,000 00		166,559 98	2,323,399 04	1,302,834 27	17,282,698 66
1893.....	4,542,527 96	152,300 00		166,309 98	179,025 51	1,558,785 73	18,448,493 80
1894.....	4,474,327 96	235,300 00		164,732 32		1,542,237 58	20,061,719 45
1895.....	4,472,727 96	298,700 00		131,386 00		1,914,712 60	19,520,233 12
1896.....	4,428,678 29	781,900 00		124,327 80	85,565 60	1,693,209 66	20,372,215 12
1897.....	1,644,000 00	3,150,514 68		117,287 66		2,022,466 72	22,318,096 26
1898.....	1,654,000 00	3,564,214 68		78,873 00		2,162,621 85	22,178,193 76
1899.....	1,654,000 00	3,498,514 68		78,798 09		2,535,942 16	24,236,466 52
1900.....	1,654,000 00	3,421,764 68		78,798 00		2,625,217 59	26,994,922 52
1901.....	1,654,000 00	3,299,364 68		78,029 34		6,402,535 01	27,671,452 05
1902.....	1,654,000 00	3,752,064 68		76,262 43		9,792,469 45	32,780,387 05
1903.....	1,583,000 00	3,702,431 34		76,262 43		5,900,594 33	39,066,198 58
1904.....		5,074,531 34		76,262 43		11,263,136 01	41,574,783 33
1905.....		5,047,399 34		76,262 43		18,013,558 17	47,334,221 72
1906.....		5,433,166 01		76,108 72		26,027,229 74	49,941,427 22
	5 per cent War Loan 1915-25.		Dominion Stock 3½ per cent.		5 per cent War Loan 1916-31.		
1907 (9 mos.).....		2,397,566 00	2,500,000 00	72,599 06		20,707,498 49	4,794,596 68
1908.....		2,272,566 01	2,500,000 00	72,599 06		20,743,961 40	60,455,991 36
1909.....		2,260,066 01	2,500,000 00	64,029 90		17,909,941 58	79,351,280 50
1910.....		2,309,566 01	2,500,000 00	38,322 40		20,540,599 47	87,134,068 50
1911.....		2,285,516 01	2,500,000 00	38,322 40		25,069,812 67	89,994,270 25
1912.....		2,221,328 01	2,500,000 00	38,091 83		23,309,198 59	113,329,633 40
1913.....		2,181,218 01		38,091 83		25,954,002 30	112,101,885 65
1914.....		709,453 34		34,237 96		31,367,463 80	117,795,638 53
1915.....		681,953 34		34,237 96		11,291,721 72	157,056,118 91
1916.....	100,000,000 00	289,653 34		31,237 96		31,725,791 93	177,943,131 54
1917.....	93,926,100 00	251,403 34		34,237 96	100,706,300 00	35,057,350 64	183,248,986 79
1918.....	51,195,006 00	224,503 34		31,237 96	63,066,300 00	26,683,339 46	250,798,860 92
1919.....	51,195,000 00	196,403 34		33,458 63	63,066,300 00	27,159,074 85	289,258,697 67

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TABLE V.—LIABILITIES of Canada, from July 1, 1867, to March 31, 1919—*Con.*

Year.	Notes Nova Scotia.	Pacific Railway Land Grant Bonds 4 per cent. Deposit Account.	Province of Ontario and Quebec Account 5 per cent.	Province of Nova Scotia Debt Account, 5 per cent.	Province of Nova Scotia Special Accounts, 4 per cent.	Province of Canada, Suspense Account, 4 per cent.	Province of New Brunswick, Debt Account, 5 per cent.	Province of British Columbia Debt Account, 5 per cent.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1867..	605,859 12		358,822 01	1,260,527 30			953,943 61	
1868..	552,325 79		2,151,192 13	843,857 72			504,628 60	
1869..	467,743 12		4,010,802 61	653,708 18				
1870..	334,301 05		5,753,946 06	470,213 26				
1871..	115,091 80		7,501,361 93	450,266 19				
1872..	61,685 04		9,248,686 99	405,259 51				665,794 97
1873..	51,028 04	1,001,333 00	10,986,365 67	1,734,034 63			417,322 49	844,077 83
1874..	47,013 05		10,960,335 35	1,929,213 74			443,257 92	840,843 34
1875..	44,665 38		10,942,245 31	1,708,522 53			417,980 94	651,871 24
1876..	43,228 79		10,922,628 25	1,322,801 99			412,615 74	501,871 24
1877..	42,527 03		10,903,147 14	1,018,913 66			261,781 07	501,871 24
1878..	41,845 76		10,882,478 77	700,983 90			33,510 42	501,871 24
1879..	41,397 04		10,862,209 35	54,800 87				501,871 24
1880..	41,039 84		10,841,820 64	40,394 26				500,382 53
1881..	40,810 17	1,000,000 00	10,821,221 01	17,383 91				499,913 52
1882..	40,595 08	3,566,800 00	10,800,486 28	259,337 36				499,913 52
1883..	40,358 61	2,694,186 15	10,778,518 53	259,098 73				499,913 52
1884..	40,237 01		10,757,123 34	1,052,345 84			563,449 29	583,021 40
1885..	40,164 06		10,735,556 86	1,057,693 28			663,449 29	583,021 40
1886..	40,084 29		10,714,021 11	1,057,613 51	24,333 33		638,449 29	583,021 40
1887..	39,880 87		10,691,985 55	1,057,410 09	24,333 33		638,449 29	583,021 40
1888..	39,792 31		10,669,549 47	1,057,321 53			596,449 29	583,021 40
1889..	39,707 98		10,649,234 49	1,056,472 18			551,449 29	583,021 40
1890..	39,743 64		10,649,171 22	1,056,447 84			531,185 72	583,021 40
1891..	39,624 89		10,649,171 22	1,056,329 09			531,185 72	583,021 40
1892..	39,584 99		10,149,171 22	1,056,289 19			531,185 72	583,021 40
1893..	39,570 39		10,149,171 22	1,056,274 59			531,185 72	583,021 40
1894..	39,534 38		10,149,171 22	1,056,238 58			531,185 72	583,021 40
1895..	39,519 79		10,149,171 22	1,056,223 99			530,908 44	583,021 40
1896..	39,475 01		10,149,171 22	1,056,179 21			530,908 44	583,021 40
1897..	39,438 04		10,149,171 22	1,056,142 24			530,679 29	583,021 40
1898..	39,429 29		10,149,171 22	1,056,133 49			530,402 20	583,021 40
1899..	39,429 29		10,149,171 22	1,056,133 49			529,627 69	583,021 40
1900..	39,424 43		10,149,171 22	1,056,133 49			529,627 69	583,021 40
1901..	39,419 57		10,149,171 22	1,056,123 77			529,627 69	583,021 40
1902..	39,406 92		10,149,171 22	1,056,111 12			529,299 39	583,021 40
1903..	39,406 92			1,056,111 12			529,299 39	583,021 40
1904..	39,406 92		5,397,503 13	1,056,111 12			529,299 39	583,021 40
1905..	39,406 92		5,397,503 13	1,056,111 12			529,299 39	583,021 40
1906..	39,361 18		5,397,503 13	1,056,111 12		16 00	529,299 39	583,021 40
1907 9 m. f	39,361 18		5,397,503 13	1,056,111 12			529,299 39	583,021 40
1908..	39,361 18		5,397,503 13	1,056,111 12			529,299 39	583,021 40
1919..	39,236 23		5,397,503 13	1,056,025 47			529,299 39	583,021 40
1910..	39,272 61		5,397,503 13	1,056,025 47			529,299 39	583,021 40
1911..	39,238 55		5,397,503 13	1,056,025 47			529,299 39	583,021 40
1912..	39,224 92		5,397,503 13	1,055,929 12			529,299 39	583,021 40
1913..	39,220 05		5,397,503 13	1,055,924 25			529,299 39	583,021 40
1914..	39,220 05		5,397,503 13	1,055,924 25			529,299 39	583,021 40
1915..	39,220 05		5,397,503 13	1,055,924 25			529,299 39	583,021 40
1916..	39,220 05		5,397,503 13	1,055,924 25			529,299 39	583,021 40
1917..	39,220 05		5,397,503 13	1,055,924 25			529,299 39	583,021 40
1918..	39,207 40		5,397,503 13	1,055,924 25			529,299 39	583,021 40
1919..	39,207 40		5,397,503 13	1,055,924 25			529,299 39	583,021 40

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TABLE V.—LIABILITIES of Canada, from July 1, 1867, to March 31, 1919—*Con.*

Year.	Province of Manitoba Debt Account 5 per cent.	Province of Prince Edward Island Debt Account 5 per cent.	Quebec Railway Subsidies 4½ per cent.	Savings Banks, Post Office, 4 per cent : 3½ per cent. after Oct. 1, 1889, and 3 per cent. after July 1, 1897.	Savings Banks, Gov- ernment 4 per cent : 3½ per cent. after Oct. 1, 1889, and 3 per cent. after July 1, 1897.	Temporary Loans.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1867.					1,422,046 87	
1868.				204,588 89	1,481,537 42	
1869.				856,814 26	1,595,304 46	
1870.				1,543,970 41	1,823,102 03	
1871.				2,432,965 29	2,062,480 49	
1872.				3,033,352 90	2,154,233 52	
1873.	496,025 08			3,163,320 26	2,958,170 39	
1874.	416,247 65	1,529,411 33		3,204,965 46	4,005,295 37	
1875.	393,060 89	870,701 36		2,926,000 48	4,245,090 72	
1876.	393,060 89	831,886 16		2,740,952 59	4,393,165 50	
1877.	393,060 89	831,886 10		2,639,937 47	4,830,693 36	
1878.	393,060 89	801,530 10		2,754,484 03	5,712,529 32	
1879.	393,060 89	793,356 12		3,105,190 80	6,102,492 40	
1880.	393,060 89	793,356 12		3,945,669 11	7,107,287 07	
1881.	293,060 89	793,274 12		6,208,226 77	9,628,445 23	
1882.	243,060 89	793,274 12		9,473,661 53	12,295,000 16	
1883.	243,060 89	792,899 12		11,976,237 31	14,242,870 24	
1884.	353,885 96	975,872 92		13,245,552 64	15,971,984 20	
1885.	203,885 96	975,872 90		15,090,540 31	17,888,536 08	18,985,907 97
1886.	3,317,219 76	975,872 90		17,159,372 09	20,014,441 79	1,262,444 46
1887.	3,311,914 77	975,872 90		19,497,750 15	21,334,525 22	1,241,000 00
1888.	3,311,914 77	975,791 83		20,639,032 62	20,682,025 61	5,651,459 33
1889.	3,311,914 77	775,791 80		23,011,422 57	19,944,935 11	
1890.	3,311,914 77	775,791 83		21,990,653 49	19,021,811 55	1,946,666 66
1891.	3,311,914 77	775,791 83		21,738,648 09	17,661,378 07	7,786,666 65
1892.	3,311,914 77	775,791 83		22,298,401 65	17,231,145 98	
1893.	3,311,914 77	775,791 83		24,153,193 66	17,693,462 44	1,460,000 00
1894.	3,311,914 77	775,791 83		25,257,868 14	17,778,144 18	2,433,333 33
1895.	3,311,914 77	775,791 83		26,805,542 47	17,644,956 38	
1896.	3,311,914 77	775,791 83	2,394,000 00	28,932,929 68	17,866,388 90	1,946,666 66
1897.	3,311,914 77	775,791 83	2,394,000 00	32,380,829 09	16,554,146 63	4,866,666 66
1898.	3,311,914 77	775,791 83	2,394,000 00	34,480,937 77	15,630,181 21	
1899.	3,578,941 20	775,791 83	2,394,000 00	34,771,605 17	15,470,110 28	3,893,333 33
1900.	3,578,941 20	775,791 83	2,394,000 00	37,507,455 80	15,642,266 60	
1901.	3,578,941 20	775,791 83	2,394,000 00	39,950,810 62	16,098,146 44	
1902.	3,578,941 20	775,791 83	2,394,000 00	42,320,209 91	16,117,778 79	
1903.	3,578,941 20	775,791 83	2,394,000 00	44,255,326 93	16,515,802 32	
1904.	3,578,941 20	775,791 83	2,394,000 00	45,419,706 28	16,738,743 62	4,866,666 66
1905.	3,578,941 20	775,791 83	2,394,000 00	45,368,320 68	16,649,135 97	2,920,000 00
1906.	3,578,941 20	775,791 83	2,394,000 00	45,736,488 51	16,174,133 57	2,920,000 00
1907 (9 mos.).	3,578,941 20	775,791 83	2,394,000 00	47,453,227 75	15,088,584 12	1,216,666 67
1908.	3,578,941 20	775,791 83	2,394,000 00	47,564,284 28	15,016,871 02	9,299,999 99
1909.	3,578,941 20	775,791 83		45,190,484 21	14,748,436 12	13,606,333 32
1910.	3,578,941 20	775,791 83		43,586,357 42	14,677,872 48	17,033,333 33
1911.	3,578,941 20	775,791 83		43,330,579 19	14,763,751 84	
1912.	3,578,941 20	775,791 83		43,563,764 33	14,655,563 73	
1913.	3,578,941 20	775,791 83		42,728,941 83	14,411,543 56	
1914.	3,578,941 20	775,791 83		41,591,286 57	13,976,316 85	8,273,333 31
1915.	3,578,941 20	775,791 83		39,995,106 40	14,006,311 86	81,973,684 22
1916.	3,578,941 20	775,791 83		40,008,417 70	13,520,008 64	182,992,379 82
1917.	3,578,941 20	775,791 83		42,582,478 59	13,633,610 02	300,332,797 42
1918.	3,578,941 20	775,791 83		41,182,807 56	12,177,283 18	183,288,130 72
1919.	3,578,941 20	775,791 83		41,654,920 36	11,402,097 86	362,954,333 31

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TABLE V.—LIABILITIES of Canada, from July 1, 1867, to March 31, 1919—
Concluded.

Year.	Trust Funds, 6 per cent.	Trust Funds, 5 per cent.	Trust Funds, 4 per cent ; 3½ per cent after 1891, and 4 per cent after 1906.	Trust Funds, 3 per cent.	Unpaid Warrants Prince Edward Island.	Total Liabilities.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1867.....	1,178,410 58	5,230,369 35				93,046,051 73
1868.....	1,178,410 58	5,276,388 66				96,896,666 20
1869.....	1,178,410 58	5,299,207 87				112,361,998 39
1870.....	1,178,410 58	5,336,088 93				115,993,706 76
1871.....	1,178,410 58	5,396,778 48				115,492,682 76
1872.....	1,178,410 58	5,476,838 25				122,400,179 36
1873.....	1,178,410 58	5,507,936 03				130,778,098 53
1874.....	1,178,410 58	5,574,436 13			3,869 48	141,163,551 33
1875.....	1,178,410 58	5,644,113 20			1,137 81	151,663,401 62
1876.....	1,178,410 58	5,703,527 47			857 81	161,204,687 86
1877.....	1,178,410 58	5,720,936 76			630 70	174,675,834 97
1878.....	1,178,410 58	5,681,920 82			630 70	174,957,268 96
1879.....	1,178,410 58	5,656,066 56			630 70	179,483,871 21
1880.....	1,178,410 58	5,715,042 54			549 59	194,634,440 68
1881.....	1,133,172 34	5,807,973 88			549 59	199,861,537 51
1882.....	1,103,476 81	5,892,558 62		3,000 00	549 59	202,365,251 97
1883.....	1,107,812 93	4,425,801 64	1,467,156 28	2,416 85	549 59	202,159,104 30
1884.....	1,032,431 71	4,473,061 44	1,549,189 45	1,216 85	549 59	242,482,416 21
1885.....	1,116,962 68	4,506,111 43	1,418,767 04		549 59	264,703,607 43
1886.....	1,117,803 92	4,474,052 05	1,468,670 26		549 59	273,164,341 11
1887.....	1,125,112 98	4,387,368 61	1,568,354 26		549 59	273,187,626 43
1888.....	1,125,112 98	4,497,393 01	1,476,137 60		549 59	284,513,841 89
1889.....	1,125,112 98	4,475,734 07	1,599,538 46		549 59	287,722,062 76
1890.....	1,112,779 55	5,459,748 17	1,612,266 36		549 59	286,112,295 10
1891.....	1,107,965 99	5,413,731 45	1,696,295 44		549 59	289,890,229 62
1892.....	1,105,220 59	5,414,414 02	1,722,489 85	871,692 90	549 59	295,333,274 10
1893.....	1,110,205 34	5,414,414 02	1,771,949 83	1,814,571 97	549 59	300,054,524 74
1894.....	1,105,220 59	5,402,077 56	1,826,659 09	1,871,408 50	549 59	308,348,023 96
1895.....	1,105,220 59	5,400,603 61	1,882,396 02	1,875,474 09	549 59	318,048,754 87
1896.....	1,105,220 59	5,397,734 95	1,941,587 86	1,870,339 66	549 59	325,717,536 73
1897.....	1,105,220 59	5,397,734 95	1,983,574 49	1,923,257 97	549 59	332,530,131 33
1898.....	1,097,657 70	5,397,175 04		3,952,134 53	549 59	338,375,984 23
1899.....	1,097,657 70	5,462,390 81		4,130,228 99	549 59	45 160,902 54
1900.....	1,097,657 70	5,455,208 43		4,357,189 90	549 59	346,206,979 92
1901.....	1,097,056 11	5,476,178 74		4,732,376 38	549 59	354,732,432 52
1902.....	1,097,056 11	5,485,685 65		5,010,432 97	549 59	366,358,476 59
1903.....	1,092,718 87	5,480,346 41		5,608,418 83	549 59	361,344,098 37
1904.....	1,091,828 72	5,489,934 11	3,500,000 00	6,023,676 29	549 59	364,962,512 17
1905.....	1,091,828 72	5,497,626 78	3,500,000 00	6,296,368 03	549 59	377,678,579 80
1906.....	1,090,738 35	5,503,665 51	13,500,000 00	6,762,777 22	549 59	392,269,680 39
1907 (9 mos.)...	1,089,844 37	3,188,200 54	2,322,159 88	7,144,612 78	549 59	379,966,826 09
1908.....	1,089,844 37	3,221,650 96	2,322,159 88	7,473,783 63	549 59	408,207,158 25
1909.....	1,089,844 37	3,227,188 72	412,314 25	8,395,327 16	549 59	478,535,427 02
1910.....	1,089,844 37	3,644,061 91		8,688,556 28	549 59	470,663,045 99
1911.....	1,089,844 37	3,650,306 49		9,199,035 66	549 59	474,941,487 42
1912.....	1,089,844 37	3,243,513 90	412,314 25	9,981,739 51	549 59	508,338,591 77
1913.....	1,089,844 37	3,249,124 40		10,828,834 98	549 59	483,232,555 24
1914.....	1,088,051 71	3,252,064 66		11,491,786 20	549 59	544,391,368 86
1915.....	1,088,051 71	3,252,064 66		11,655,033 69	549 59	700,473,814 37
1916.....	1,089,844 37	3,258,265 86		11,451,108 02	549 59	936,987,802 42
1917.....	1,089,844 37	3,260,056 16		11,915,540 15	549 59	1,382,003,267 69
1918.....	1,089,844 37	10,217,170 24		5,799,609 27	549 59	1,863,335,838 89
1919.....	1,089,844 37	10,795,246 95		5,867,188 40	549 59	2,676,635,724 77

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TABLE VI.—ASSETS of Canada, from July 1, 1867, to March 31, 1919.

Year.	Albert Railway Company Loan Account.	Balance of Dominion 3½ per cent Loan Account.	Bank Deposits. 1½ per cent.	Bank Deposits, 2½ per cent.	Bank Deposits, 3 per cent.	Bank Deposits, 3½ per cent.	Bank Deposits, 4 per cent.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1867.....							
1868.....							
1869.....							
1870.....							
1871.....							
1872.....							950,000 00
1873.....							
1874.....							
1875.....							1,119,999 98
1876.....							4,153,255 49
1877.....							4,495,532 66
1878.....							1,256,526 66
1879.....							377,696 65
1880.....						1,000,000 00	1,045,000 00
1881.....					390,000 00	2,100,000 00	55,000 00
1882.....					15,000 00	3,853,066 67	3,105,000 00
1883.....					15,000 00		2,455,000 00
1884.....		4,087,093 28					205,000 00
1885.....							130,000 00
1886.....							130,000 00
1887.....	11,436 81						130,000 00
1888.....	14,548 94		4,900,000 00				130,000 00
1889.....	14,725 56			3,756,442 21			30,000 00
1890.....	14,725 56						30,900 00
1891.....	14,725 56						
1892.....	14,725 56						
1893.....	14,725 56						
1894.....	14,725 56						
1895.....	14,725 56						
1896.....	14,725 56						
1897.....	14,725 56						
1898.....	14,725 56						
1899.....	14,725 56						
1900.....	14,725 56						
1901.....	14,725 56						
1902.....	14,725 56						
1903.....	14,725 56						
1904.....	14,725 56						
1905.....	14,725 56						
1906.....	14,725 56						
1907 (9 mos.).	14,725 56						
1908.....	14,725 56						
1909.....							
1910.....							
1911.....							
1912.....							
1913.....							
1914.....							
1915.....							
1916.....							
1917.....							
1918.....							
1919.....							

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TABLE VI.—ASSETS of Canada, from July 1, 1867, to March 31, 1919—*Continued.*

Year.	Bank Deposit, 4½ per cent.	Bank Deposit, 5 per cent.	Bank Deposits, Varying Rates.	Bank Deposits, Special Circulation Account 5 per cent.	Bank of Montreal Silver Debentures.	Bonds for Savings Banks, 5 per cent.	Bonds for Inter- colonial Railway, 5 per cent.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1867.....							
1868.....							
1869.....					572,443 47		
1870.....					72,443 47		234,000 00
1871.....						9,000 00	157,105 66
1872.....						1,362,666 66	
1873.....		2,864,666 69		1,000,000 00			
1874.....		3,399,450 02		1,400,000 00			
1875.....		3,580,838 90					
1876.....		1,658,699 99	486,666 67				
1877.....		317,500 00					
1878.....		282,500 00					
1879.....		385,000 00					
1880.....		10,000 00					
1881.....							
1882.....							
1883.....	140,000 00	350,000 00					
1884.....		200,000 00					
1885.....							
1886.....							
1887.....							
1888.....							
1889.....							
1890.....							
1891.....							
1892.....							
1893.....							
1894.....							
1895.....							
1896.....							
1897.....							
1898.....							
1899.....							
1900.....							
1901.....							
1902.....							
1903.....							
1904.....							
1905.....							
1906.....							
1907.....							
9 mo's } 1908.....							
1909.....							
1910.....							
1911.....							
1912.....							
1913.....							
1914.....							
1915.....							
1916.....							
1917.....							
1918.....							
1919.....							

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TABLE VI.—ASSETS of Canada, from July 1, 1867, to March 31, 1919—*Continued.*

Year.	New Brunswick Bonds, 6 per cent.	C. P. R., Land Grant Bonds Account 5 per cent.	C. P. R. Co. Accounts.	Cash.	City of St. John Bonds 6 per cent.	Canada Reduced Loan 4 per cent.	Cobourg Bonds 6 per cent.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1867.....				589,085 23		53,533 33	21,210 47
1868.....				1,425,786 00		53,533 33	21,210 47
1869.....				2,966,930 73		53,533 33	21,210 47
1870.....				2,275,101 50		53,533 33	21,210 47
1871.....	374,886 67			3,499,502 26			21,210 47
1872.....	469,633 35			3,935,945 95	21,560 00	526,573 32	21,210 47
1873.....	385,926 71		1,001,333 00	4,717,571 49	21,560 00	264,746 66	21,210 47
1874.....	200,506 72			4,431,347 40	21,560 00	118,260 00	21,210 47
1875.....	88,573 38			6,037,361 08	21,560 00	118,260 00	21,210 47
1876.....	38,933 39			4,825,329 33	21,560 00	118,260 00	21,210 47
1877.....	38,933 39			4,802,766 05	21,560 00	118,260 00	21,210 47
1878.....	2,433 39			5,184,327 57	21,560 00	118,260 00	21,210 47
1879.....	2,433 39			5,599,554 64	21,560 00	118,260 00	21,210 47
1880.....	2,433 39			7,339,770 44	21,560 00	118,260 00	21,210 47
1881.....	2,433 39			7,208,311 95	21,560 00	118,260 00	21,210 47
1882.....	2,433 39		1,155,736 09	7,596,853 56	21,560 00	40,393 33	21,210 47
1883.....	2,433 39		1,254,488 09	3,351,510 29	21,560 00	39,906 66	21,210 47
1884.....	2,433 39	29,000 00	18,439,374 00	5,228,982 85	21,560 00	39,906 66	21,210 47
1885.....	2,433 39	29,000 00	28,035,812 00	5,521,076 89	21,560 00	39,906 66	21,210 47
1886.....	2,433 39	29,000 00		7,758,485 68	21,560 00	39,906 66	21,210 47
1887.....	2,433 39	29,000 00		5,080,636 68	21,560 00	39,906 66	21,210 47
1888.....	2,433 39	29,000 00		5,211,965 76	21,560 00	39,906 66	21,210 47
1889.....		29,000 00		4,441,272 95	21,560 00	39,906 66	21,210 47
1890.....		29,000 00		2,884,540 59	21,560 00	39,906 66	
1891.....		29,000 00		2,487,078 38	21,560 00	39,906 66	
1892.....		29,000 00		2,822,968 48	21,560 00		
1893.....		29,000 00		3,071,183 48	21,560 00		
1894.....		29,000 00		2,790,663 60	21,560 00		
1895.....		29,000 00		3,931,348 13	21,560 00		
1896.....		29,000 00		2,624,214 56	21,560 00		
1897.....		29,000 00		1,790,865 79	21,560 00		
1898.....		29,000 00		1,813,511 91	21,560 00		
1899.....		29,000 00		2,271,099 82	21,560 00		
1900.....		27,000 00		1,052,259 69	21,560 00		
1901.....		24,000 00		279,583 04	21,560 00		
1902.....		11,000 00		1,456,396 01			
1903.....							
1904.....							
1905.....							
1906.....							
1907.....							
(9 mo's.)							
1908.....							
1909.....							
1910.....							
1911.....							
1912.....							
1913.....							
1914.....							
1915.....							
1916.....							
1917.....							
1918.....							
1919.....							

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TABLE VI.—ASSETS of Canada, from July 1, 1867, to March 31, 1919—*Con.*

Year.	Cobourg Bonds, 5 per cent.	Exchequer Bills.	Financial Agents.	Fredericton and St. Mary's Railway Bridge Co.	Grand Trunk Postal Bonds Variable.	Grand Trunk Preference Stock Variable.	Graving Dock Quebec, 5 per cent.	Grand Trunk Pacific Rail- way Loan Account.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1867.	23,587 77		22,403 59		121,666 66	121,739 66		
1868.	23,587 77		10,569 18		121,666 66	121,739 66		
1869.	23,587 77	6,575,410 05	1,118,259 68		121,666 66	121,739 66		
1870.	23,587 77	2,224,353 70	12,204 42		121,666 66	121,739 66		
1871.	23,587 77		335,997 57		121,666 66	121,739 66		
1872.	23,587 77		839,103 91		121,666 66	121,739 66		
1873.	23,587 77		157,498 79		121,666 66	121,739 66		
1874.	23,587 77		255,400 85		121,666 66	121,739 66		
1875.	23,587 77		544,297 38		121,666 66	121,739 66		
1876.	23,587 77		885,914 87		121,666 66	121,739 66		
1877.	23,587 77		5,053,763 38		121,666 66	121,739 66		
1878.	23,587 77		305,837 05			121,739 65		
1879.	23,587 77		423,118 23			121,739 65	50,000 00	
1880.	23,587 77		822,003 84			121,739 65	125,000 00	
1881.	23,587 77		1,253,379 21			121,739 65	300,000 00	
1882.	23,587 77		880,643 35			121,739 65	350,000 00	
1883.	23,587 77		563,428 67			121,739 65	425,000 00	
1884.	23,587 77		288,254 19			121,739 65	562,000 00	
1885.	23,587 77		170,923 26			121,739 65	672,000 00	
1886.	23,587 77		1,989,952 34			121,739 65	724,000 00	
1887.	23,587 77		461,469 58			121,739 65	744,000 00	
1888.	23,587 77			274,947 00		121,739 65		
1889.	23,587 77			300,000 00		121,739 65		
1890.				300,000 00		121,739 65		
1891.				300,000 00		121,739 65		
1892.				300,000 00		121,739 65		
1893.				300,000 00		121,739 65		
1894.				300,000 00		121,739 65		
1895.				300,000 00		121,739 65		
1896.				300,000 00		121,739 65		
1897.				300,000 00		121,739 65		
1898.				300,000 00		121,739 65		
1899.				300,000 00		121,739 65		
1900.				300,000 00		121,739 65		
1901.				300,000 00		121,739 65		
1902.				300,000 00		121,739 65		
1903.				300,000 00		121,739 65		
1904.				300,000 00		121,739 65		
1905.				300,000 00		121,739 65		
1906.						121,739 65		
1907.						121,739 65		
(9m.)								
1908.						121,739 65		
1909.						121,739 65		
1910.						121,739 65		
1911.						121,739 65		10,000,000 00
1912.						121,739 65		10,000,000 00
1913.						121,739 65	11,133,473 32	10,000,000 00
1914.						121,739 65	24,005,806 59	18,500,000 00
1915.						121,739 65	33,093,333 23	31,000,000 00
1916.						121,739 65	33,093,333 23	31,000,000 00
1917.						121,739 65	33,093,333 23	38,081,783 40
1918.						121,739 65	33,093,333 23	43,119,837 17
1919.						121,739 65	33,093,333 23	51,096,853 47

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TABLE VI.—ASSETS of Canada, from July, 1, 1867, to March 31, 1919—*Con.*

Year.	Great Western Ry. Bonds (Variable to 1869), 4 per cent.	Hamilton Coupons.	Improve- ment of the St. Lawrence 4 per cent (5 per cent prior to 1884).	India Bonds 5 per cent.	Intercolonial Railway Construction Account 3½ per cent.	Issue Accounts and Specie Reserve.	Mennonites Loan Account 6 per cent.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1867.....	2,810,500 00	2,218 89		681,333 34		757,140 00	
1868.....	2,810,500 00	19,345 85		681,333 34		938,440 00	
1869.....	2,768,234 70	16,781 35		681,333 34	2,000,000 00	1,899,000 00	
1870.....	2,076,176 03	16,781 35		681,333 34	4,883,089 49	2,883,436 67	
1871.....	1,384,117 36	16,781 35			5,055,492 89	1,974,492 75	
1872.....	692,058 69	16,781 35			3,584,778 18	2,458,546 24	
1873.....		16,781 35				2,526,358 45	
1874.....		16,781 35	275,000 00			3,307,964 51	
1875.....		16,781 35	544,000 00			2,789,108 42	
1876.....		16,781 35	736,000 00			3,034,849 26	
1877.....		16,781 35	858,000 00			2,706,966 61	
1878.....		16,781 35	988,000 00			2,519,845 93	
1879.....		16,781 35	1,166,000 00			2,860,211 44	
1880.....		16,781 35	1,306,000 00			2,755,257 52	
1881.....		16,781 35	1,306,000 00			3,018,683 39	
1882.....		16,781 35	1,500,000 00			3,719,389 28	
1883.....		16,781 35	1,780,000 00			2,597,655 07	
1884.....		16,781 35	1,890,000 00			2,415,189 11	74,704 27
1885.....		16,781 35	2,190,000 00			2,478,307 85	65,343 09
1886.....		16,781 35	2,339,504 10			3,939,194 10	46,327 61
1887.....		16,781 35	2,530,504 10			2,777,814 59	34,315 64
1888.....		16,781 35				3,897,636 31	18,205 25
1889.....		16,781 35				3,261,115 59	
1890.....		16,781 35				3,285,515 34	
1891.....		16,781 35				3,887,027 96	
1892.....		16,781 35				5,061,577 26	
1893.....		16,781 35				6,449,348 36	
1894.....		16,781 35				8,292,405 61	
1895.....		16,781 35				7,761,084 48	
1896.....		16,781 35				8,758,252 83	
1897.....		16,781 35				10,723,649 87	
1898.....		16,781 35				10,813,739 97	
1899.....		16,781 35				13,061,775 18	
1900.....		16,781 35				12,476,044 02	
1901.....		16,781 35				14,578,117 55	
1902.....		16,781 35				18,901,639 55	
1903.....						25,930,594 08	
1904.....						29,434,525 43	
1905.....						35,328,736 82	
1906.....						35,014,067 11	
1907 (9m's).....						37,619,596 81	
1908.....						41,689,751 31	
1909.....						61,835,649 65	
1910.....						70,094,532 61	
1911.....						74,472,977 17	
1912.....						99,156,415 58	
1913.....						98,725,822 47	
1914.....						101,352,555 47	
1915.....						94,894,986 55	
1916.....						121,286,781 19	
1917.....						118,823,219 49	
1918.....						120,413,948 69	
1919.....						122,227,367 08	

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TABLE VI.—ASSETS of Canada, from July 1, 1867, to March 31, 1919—*Continued.*

Year.	Miscellaneous Consolidated Fund Investments Variable.	Miscellan- eous.	Montreal Harbour Bonds 5 per cent 3½ per cent after 1895.	Montreal Harbour Bonds 3 per cent.	Montreal Turnpike Bonds 6 per cent 3½ per cent after 1895.	New Brun- swick Bonds, 6 per cent.	New Brun- swick, Debt Accounts, 5 per cent.	New Brun- swick, Suspense Account, 5 per cent.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1867...	98,350 25	117,465 61	211,266 68	.....	67,200 00	83,706 66	.....	.....
1868...	98,350 25	332,487 38	211,266 68	.....	67,200 00	83,706 66	.....	.....
1869...	98,350 25	331,180 13	211,266 68	.....	67,200 00	83,706 66	319,822 77	.....
1870...	98,350 25	242,727 14	211,266 68	.....	67,200 00	83,706 66	575,298 29	.....
1871...	98,350 25	613,018 96	260,000 00	.....	67,200 00	97,333 33	671,936 45	5,732 74
1872...	98,350 22	531,530 06	260,000 00	.....	67,200 00	97,333 33	680,603 57	3,199 04
1873...	58,350 25	877,458 77	260,000 00	.....	67,200 00	97,333 33	.....	1,893 65
1874...	58,350 25	913,290 41	260,000 00	.....	67,200 00	97,333 33	.....	1,782 17
1875...	58,350 25	907,806 60	260,000 00	.....	67,200 00	81,273 33	.....	1,578 84
1876...	58,350 25	1,035,818 16	385,000 00	.....	67,200 00	81,273 33	.....	1,578 84
1877...	58,350 25	2,216,000 12	385,000 00	.....	67,200 00	81,273 33	.....	1,019 07
1878...	57,286 35	2,242,109 43	385,000 00	.....	67,200 00	81,273 33	.....	805 75
1879...	56,633 33	1,771,133 92	385,000 00	.....	67,200 00	81,273 33	17,214 44	639 69
1880...	56,108 83	1,972,782 55	385,000 00	.....	67,200 00	81,273 33	22,233 76	474 06
1881...	55,639 33	1,823,557 37	385,000 00	.....	67,200 00	81,273 33	33,449 87	463 39
1882...	51,719 15	1,703,694 91	385,000 00	.....	67,200 00	81,273 33	40,038 87	463 39
1883...	51,523 05	1,976,680 60	385,000 00	.....	67,200 00	81,273 33	40,038 87	463 39
1884...	51,523 05	2,067,642 95	385,000 00	.....	67,200 00	81,273 33	.....	463 39
1885...	51,523 05	2,204,147 24	385,000 00	.....	67,200 00	81,273 33	.....	463 39
1886...	51,523 05	3,047,911 77	385,000 00	.....	67,200 00	74,946 66	.....	463 39
1887...	51,523 05	2,062,377 79	385,000 00	.....	67,200 00	43,799 99	.....	463 39
1888...	45,640 80	1,753,643 86	385,000 00	.....	67,200 00	42,339 99	.....	463 39
1889...	37,650 80	2,034,153 66	385,000 00	.....	.....	17,033 39	.....	463 39
1890...	37,650 80	2,195,040 25	385,000 00	.....	.....	.....	.....	240 15
1891...	37,350 80	3,042,946 75	385,000 00	.....	.....	.....	.....	240 15
1892...	37,350 80	2,132,940 31	385,000 00	.....	.....	.....	.....	240 15
1893...	37,150 80	1,978,300 14	385,000 00	.....	.....	.....	.....	240 15
1894...	37,150 80	2,543,844 85	385,000 00	.....	.....	.....	.....	240 15
1895...	261,474 79	2,508,600 12	385,000 00	.....	.....	.....	.....	240 15
1896...	36,640 80	2,754,448 06	1,000,000 00	.....	200,000 00	.....	.....	240 15
1897...	35,540 80	3,087,205 29	1,190,000 00	.....	195,000 00	.....	.....	240 15
1898...	35,540 80	3,933,286 43	1,300,000 00	.....	195,000 00	.....	.....	240 15
1899...	35,540 80	3,152,117 35	1,300,000 00	.....	195,000 00	.....	.....	.....
1900...	35,540 80	3,870,670 54	1,700,000 00	.....	195,000 00	.....	.....	.....
1901...	31,848 80	5,306,220 28	2,000,000 00	.....	195,000 00	.....	.....	.....
1902...	34,650 00	5,070,813 01	2,000,000 00	550,000 00	195,000 00	.....	.....	.....
1903...	83,316 67	7,738,746 21	2,000,000 00	1,450,000 00	195,000 00	.....	.....	.....
1904...	4,556,282 53	11,967,872 49	2,000,000 00	2,350,000 00	195,000 00	.....	.....	.....
1905...	2,345,664 27	12,353,076 49	2,000,000 00	3,450,000 00	195,000 00	.....	.....	.....
1906...	1,434,716 02	25,586,280 02	2,000,000 00	4,435,000 00	195,000 00	.....	.....	.....
1907... (9 m.s.)	1,097,032 88	15,436,307 38	2,000,000 00	5,300,000 00	195,000 00	.....	.....	.....
1908...	6,739,063 74	19,323,486 46	2,000,000 00	7,225,000 00	195,000 00	.....	.....	.....
1909...	6,968,094 26	29,812,533 73	2,000,000 00	8,255,000 00	195,000 00	.....	.....	.....
1910...	57,900 00	21,004,073 54	2,000,000 00	9,170,000 00	195,000 00	.....	.....	.....
1911...	52,900 00	19,431,352 00	3,265,000 00	9,195,000 00	195,000 00	.....	.....	.....
1912...	52,900 00	24,061,249 45	6,315,000 00	9,195,000 60	195,000 00	.....	.....	.....
1913...	52,900 00	10,285,887 25	8,515,000 00	9,195,000 00	195,000 00	.....	.....	.....
1914...	52,900 00	24,780,982 58	11,465,000 00	9,195,000 00	195,000 00	.....	.....	.....
1915...	52,900 00	46,788,425 37	13,335,000 00	9,250,000 00	195,000 00	.....	.....	.....
1916...	70,900 00	86,818,510 26	15,315,000 00	9,250,000 00	195,000 00	.....	.....	.....
1917...	75,150 00	260,680,688 87	16,025,000 00	9,250,000 00	161,828 00	.....	.....	.....
1918...	77,900 00	361,562,096 76	16,730,000 00	9,250,000 00	148,828 00
1919...	119,793 33	728,593,108 39	17,235,000 00	9,250,000 00	148,828 00

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TABLE VI.—ASSETS of Canada, from July 1, 1867, to March 31, 1919—*Continued.*

Year.	Northern Railway Bonds, 6 per cent.	Northern Railway Bonds, 5 per cent.	North Shore Railway Bonds Account, 5 per cent.	Nova Scotia Bonds, 6 per cent.	Nova Scotia Suspense Account.	Province of Canada, Debt Account, 5 per cent.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1867.....	243,333 33					10,045,533 63
1868.....	243,333 33					10,782,660 07
1869.....	243,333 33				125,054 61	10,489,769 30
1870.....	243,333 33				156,349 81	10,504,355 49
1871.....	243,333 33			111,446 66	141,894 39	10,504,466 16
1872.....	243,333 33			111,446 66	73,238 88	10,506,088 84
1873.....	243,333 33			111,446 66	62,207 37	964 28
1874.....	243,333 33			111,446 66	54,347 98	4,625 94
1875.....	243,333 33			48,666 66	48,753 47	5,781 94
1876.....	243,333 33			48,666 66	47,250 32	9,185 93
1877.....	243,333 33			48,666 66	45,953 92	14,409 17
1878.....	243,333 33			48,666 66	45,134 57	21,419 61
1879.....	243,333 33			48,666 66	44,636 89	34,831 09
1880.....	243,333 33	73,000 00		48,666 66	43,064 53	37,225 09
1881.....	243,333 33	73,000 00		48,666 66	42,759 41	41,064 08
1882.....	243,333 33	73,000 00		48,666 66	42,517 19	44,937 49
1883.....	243,333 33	73,000 00		48,666 66	42,279 52	80,547 63
1884.....	243,333 33	73,000 00		48,666 66	42,157 92	82,394 42
1885.....	243,333 33	73,000 00		48,666 66	42,084 97	82,394 42
1886.....	243,333 33	73,000 00	970,000 00		42,005 20	83,285 39
1887.....	243,333 33	73,000 00	970,000 00		41,801 78	85,595 70
1888.....		73,000 00	970,000 00		41,713 22	102,872 49
1889.....		73,000 00	970,000 00		40,863 87	61,776 68
1890.....		73,000 00	970,000 00		40,839 53	65,588 61
1891.....		73,000 00	970,000 00		40,720 78	65,588 61
1892.....		73,000 00			40,680 88	66,127 46
1893.....		73,000 00			40,666 28	66, 27 46
1894.....		73,000 00			40,630 27	66,127 46
1895.....		73,000 00			40,615 68	71,773 33
1896.....		73,000 00			40,570 90	71,839 21
1897.....		73,000 00			40,533 93	71,839 21
1898.....		73,000 00			40,525 18	72,116 31
1899.....		73,000 00			40,525 18	72,116 31
1900.....		73,000 00			40,525 18	111,833 47
1901.....		73,000 00			40,515 46	111,833 47
1902.....	Quebec				40,502 81	111,833 47
1903.....	Bridge and				40,502 81	
1904.....	Railway Co.				40,502 81	
1905.....	Loan				40,502 81	
1906.....	Account.				40,502 81	
1907 (9 mos.).....					40,502 81	
1908.....	2,000,000 00				40,502 81	
1909.....					40,417 16	
1910.....					40,417 16	
1911.....					40,417 16	
1912.....					40,320 81	
1913.....					40,315 94	
1914.....					40,315 94	
1915.....					40,315 94	
1916.....					40,315 94	
1917.....					40,315 94	
1918.....					40,315 94	
1919.....					40,315 94	

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TABLE VI.—ASSETS of Canada, from July 1, 1867, to March 31, 1919—*Continued.*

Year.	Canadian Northern Railway.	Provincial Accounts 5 per cent.	Quebec Harbour 5 per cent 4 per cent after 1882, 3½ per cent after 1913.	Receiver General Inscribed Stock 4 per cent.	Silver Deposit Account.	Silver Coinage Account.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1867						
1868		940,699 44				
1869		3,842,165 67				
1870		5,957,580 08		10,138 88	1,277,818 49	657,826 25
1871		7,802,501 04		10,138 88		329,175 70
1872		9,638,386 81		10,138 88		627,090 30
1873		11,472,624 70		10,138 88		262,382 85
1874		11,463,881 48	724,140 00	10,138 88		733,338 74
1875		11,465,583 45	724,140 00	10,138 88		799,310 03
1876		11,916,793 27	724,140 00	10,138 88		247,715 00
1877		12,306,133 68	724,140 00	10,138 88		119,124 43
1878		12,207,533 42	799,140 00	10,138 88		116,279 43
1879		12,933,296 65	949,140 00	10,138 88		125,427 43
1880		13,432,094 61	1,149,140 00	10,138 88		78,139 43
1881		13,196,377 80	1,351,140 00	10,138 88		84,220 17
1882		12,885,328 57	1,405,000 00	10,138 88		162 60
1883		12,982,961 93	1,471,540 00	10,138 88		9,783 20
1884		7,374,053 66	1,672,069 00	10,138 88		12,074 00
1885		7,377,780 93	1,955,000 00	10,138 88		73 50
1886		7,383,000 53	2,389,493 85	10,138 88		3,166 90
1887		7,390,540 95	2,822,289 17	10,138 88		9,152 70
1888		7,400,100 89	2,845,000 00	10,138 88		12,532 30
1889		7,870,452 53	3,365,717 20	10,138 88		2,468 80
1890		9,305,668 86	3,614,117 20	10,138 88		4,833 00
1891		9,803,974 91	3,664,717 20	10,138 88		7,426 00
1892		10,305,368 90	3,664,717 20			8,925 40
1893		10,814,072 03	3,748,519 62			11,420 10
1894		10,810,858 24	3,748,519 62			309 70
1895		10,810,858 24	3,748,519 62			2,757 70
1896		10,473,748 57	3,748,519 62			4,786 20
1897		10,493,439 15	3,748,519 62			6,044 20
1898		10,490,329 34	3,748,519 62			8,150 20
1899		10,559,141 97	3,748,519 62			509 70
1900		10,566,125 11	3,748,519 62			1,904 70
1901		10,566,125 11	3,748,519 62			2,578 70
1902		10,566,125 11	3,748,519 62			
1903		4,103,715 61	3,748,519 62			
1904		4,104,501 25	3,748,519 62			
1905		4,008,293 09	3,748,519 62			
1906		3,993,202 68	3,859,398 29			
1907 (9 months)		3,993,202 68	3,979,645 01			
1908		3,993,202 68	4,137,956 22			
1909		2,256,011 96	4,089,493 93			
1910		2,256,011 96	4,156,550 58			
1911		2,256,011 96	4,156,550 58			
1912		2,256,011 96	4,156,550 58			
1913		2,256,011 96	4,156,550 58			
1914		2,256,011 96	6,768,550 58			
1915		2,256,011 96	8,763,550 58			
1916		2,256,011 96	9,304,550 58			
1917		2,256,011 96	9,656,550 58			
1918	56,549,433 03	2,256,011 96	10,356,550 58			
1919	108,104,453 97	2,256,011 96	10,637,550 58			

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TABLE VI.—ASSETS of Canada, from July 1, 1867, to March 31, 1919—*Continued.*

Year.	SINKING FUNDS.					
	Consolidated Canadian Loan.		Canada Reduced Loan.			
	5 per cent.	4 per cent.	4 per cent.	3½ per cent.	3 per cent.	2½ per cent.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1867.....	1,207,222 26					
1868.....	1,562,488 92					
1869.....	1,952,795 58					
1870.....	2,001,462 24					
1871.....	2,349,641 82					
1872.....	2,625,581 82					
1873.....	2,909,795 15					
1874.....	3,196,928 48					
1875.....	3,496,715 14					
1876.....	3,655,855 14	187,366 66				
1877.....	3,655,855 14	582,053 33				
1878.....	3,655,855 14	986,959 99				
1879.....	3,655,855 14	1,410,025 75				
1880.....	3,655,855 14	1,833,218 29				
1881.....	3,911,841 80	1,980,678 29				
1882.....	4,098,329 87	2,212,402 09				
1883.....	4,536,816 54	2,229,435 42				
1884.....	4,796,209 87	2,451,842 09				
1885.....			7,297,205 29	494,015 64		
1886.....			7,554,167 17	747,034 83		
1887.....			7,851,505 94	941,005 76		
1888.....			8,069,899 85	1,230,999 45	222,666 29	
1889.....			8,069,899 85	1,230,999 45	784,870 27	
1890.....			8,118,566 52	1,279,666 11	1,261,575 25	
1891.....			8,221,739 85	1,314,204 46	1,711,525 25	
1892.....			8,271,785 40	1,314,204 40	2,284,455 27	
1893.....			8,271,785 40	1,314,204 40	2,929,527 08	
1894.....			8,324,248 47	1,314,204 40	3,528,781 22	
1895.....			8,649,408 42	1,314,204 40	3,813,641 80	
1896.....	17,520 00		8,705,375 09	1,348,271 07	4,346,951 69	
1897.....	17,520 00		9,013,960 29	1,358,004 40	4,672,541 03	
1898.....	17,520 00		9,077,226 95	1,358,004 40	4,675,257 32	688,299 06
1899.....	17,520 00		9,077,226 95	1,358,004 40	4,933,966 82	1,203,499 43
1900.....	17,520 00		9,229,336 42	1,530,510 49	5,161,262 91	1,400,918 66
1901.....	36,986 67		9,750,729 23	1,562,249 19	5,347,748 65	1,400,918 66
1902.....	47,693 34		10,056,896 14	1,622,726 46	5,687,319 88	1,476,351 99
1903.....	65,700 01		10,433,435 28	1,829,515 79	5,899,023 79	1,476,351 99
1904.....			10,506,532 43	2,451,059 86	6,094,946 26	1,476,351 99
1905.....			9,021,109 36	621,544 08	10,031,919 18	1,722,121 38
1906.....			9,415,112 93	621,544 08	10,372,793 96	1,906,041 19
1907 (9 mos).....			9,623,445 08	699,195 60	10,565,929 73	1,906,041 19
1908.....			10,507,062 54	721,095 60	10,594,254 06	1,917,775 54
1909.....	634,783 87		10,548,661 52	1,015,414 07	10,590,254 06	1,917,775 54
1910.....						
1911.....						
1912.....						
1913.....						
1914.....						
1915.....						
1916.....						
1917.....						
1918.....						
1919.....						

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TABLE VI.—ASSETS of Canada from July 1, 1867, to March 31, 1919—*Con.*

Year.	SINKING FUNDS— <i>Continued.</i>					
	Intercolonial Railway Loan.					
	6 per cent.	5 per cent.	4 per cent.	3½ per cent.	3 per cent.	2½ per cent.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1867.....						
1868.....						
1869.....		36,500 00				
1870.....		114,366 67				
1871.....	24,333 33	163,520 00				
1872.....	92,953 33	163,520 00				
1873.....	161,086 65	163,520 00				
1874.....	265,719 98	222,406 67				
1875.....	401,013 32	222,406 67				
1876.....	401,013 32	252,093 33	210,726 67			
1877.....	401,013 32	252,093 33	415,613 34			
1878.....	390,306 66	252,093 33	650,433 35			
1879.....	319,253 33	252,093 33	971,873 35			
1880.....	296,866 67	252,093 33	1,226,886 68			
1881.....	224,840 00	252,093 33	1,527,160 01			
1882.....	189,800 00	321,200 00	1,717,933 34			
1883.....	162,546 67	467,200 00	1,838,140 00			
1884.....	100,740 01	503,700 00	2,114,566 66			
1885.....	100,740 01	242,360 00	2,493,193 32	159,626 67		
1886.....	32,606 68	242,360 00	2,760,373 32	237,493 34		
1887.....	32,120 01	242,360 00	2,987,159 98	286,160 01		
1888.....	26,766 69	242,360 00	3,126,346 64	432,160 01	76,943 13	
1889.....	17,033 35	242,360 00	3,277,213 31	432,160 01	230,636 79	
1890.....	7,300 02	242,360 00	3,440,733 30	432,160 01	383,635 78	
1891.....		242,360 00	3,672,873 29	444,214 29	485,787 11	
1892.....		242,360 02	3,678,713 29	444,214 29	841,685 89	
1893.....		242,360 02	3,678,713 29	444,214 29	1,212,712 08	
1894.....		242,360 02	3,678,713 29	513,987 08	1,515,943 83	
1895.....		242,360 02	3,743,458 08	513,987 08	1,815,154 04	
1896.....		242,360 02	3,743,458 08	513,987 08	2,188,282 06	
1897.....		242,360 02	3,743,458 08	513,987 08	2,569,970 83	
1898.....		242,360 02	3,743,458 08	513,987 08	2,817,682 26	156,991 99
1899.....		242,360 02	3,743,458 08	513,987 08	2,961,729 77	451,352 85
1900.....		242,360 02	3,743,458 08	513,987 08	3,107,864 33	757,936 50
1901.....		242,360 02	3,743,458 08	513,987 08	3,443,899 45	874,481 61
1902.....		242,360 02	3,743,458 08	513,987 08	3,775,149 97	1,003,867 71
1913.....		242,360 02	3,743,458 08	513,987 08	4,134,273 37	1,113,502 28
1914.....			2,127,225 13		2,920,000 00	
1915.....			2,132,229 91		3,170,489 55	
1916.....			2,241,517 95	433 09	3,229,638 36	98,831 17
1917.....			2,370,252 34	433 09	3,229,638 36	98,831 78
1918.....						
1903.....						
1904.....						
1905.....						
1906.....						
1907 (9 mos).....						
1908.....						
1909.....						
1910.....						
1911.....						
1912.....						
1919.....						

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TABLE VI.—ASSETS of Canada from July 1, 1867, to March 31, 1919—*Con.*

Year.	SINKING FUNDS— <i>Continued.</i>					
	Rupert's Land Loan.					
	6 per cent.	5 per cent.	4 per cent.	3½ per cent.	3 per cent.	2½ per cent.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1867.....						
1868.....						
1869.....						
1870.....						
1871.....						
1872.....	34,553 33					
1873.....	50,126 65					
1874.....	66,673 32					
1875.....	75,433 32		10,706 66			
1876.....	75,433 32		32,119 99			
1877.....	75,433 32		53,533 32			
1878.....	70,566 65		84,193 32			
1879.....	69,106 65		110,473 32			
1880.....	69,106 65		134,806 65			
1881.....	57,913 32		170,333 32			
1882.....	47,693 32	6,813 32	197,586 67			
1883.....	25,793 32	21,413 32	229,220 00			
1884.....		32,606 65	269,613 32			
1885.....			315,359 97	15,086 67		
1886.....			336,286 63	22,386 67		
1887.....			357,699 96	29,700 07		
1888.....			379,113 29	37,000 07		
1889.....			394,199 95	37,000 07	15,400 47	
1890.....			410,746 62	37,000 07	30,628 64	
1891.....			431,186 62	37,000 07	46,037 49	
1892.....			435,068 86	37,000 07	79,117 23	
1893.....			435,068 86	37,000 07	117,488 17	
1894.....			435,068 86	37,000 07	156,960 36	
1895.....			435,068 86	37,000 07	195,669 69	
1896.....			435,068 86	37,000 07	234,183 35	
1897.....			435,068 86	37,000 07	274,036 24	
1898.....			435,068 86	37,000 07	306,891 43	8,066 30
1899.....			435,068 86	37,000 07	313,964 81	46,908 58
1900.....			435,068 86	37,000 07	321,210 22	86,975 27
1901.....			442,190 82	37,000 07	350,803 49	96,762 47
1902.....			442,190 82	37,000 07	382,186 30	113,545 61
1903.....			449,347 43	37,000 07	422,510 00	113,545 61
1904.....						
1905.....						
1906.....						
1907 (9 mos.).....						
1909.....						
1909.....						
1910.....						
1911.....						
1912.....						
1913.....						
1914.....						
1915.....						
1916.....						
1917.....						
1918.....						
1919.....						

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TABLE VI.—ASSETS of Canada, from July 1, 1867, to March 31, 1919—*Con.*

Year.	SINKING FUNDS— <i>Continued.</i>				
	British Columbia.				
	6 per cent.	5 per cent.	4 per cent.	3½ per cent.	3 per cent.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1867.....					
1868.....					
1869.....					
1870.....					
1871.....					
1872.....	356,726 67	177,146 67			
1873.....	227,273 34	86,626 67			
1874.....	273,993 34	86,626 67			
1875.....	320,713 34	86,626 67			
1876.....	370,353 34	86,626 67			
1877.....	411,720 00	93,440 01	4,866 67		
1878.....	404,420 00	126,533 34	38,933 34		
1879.....	306,113 33	126,533 34	212,186 68		
1880.....	272,046 67	123,613 34	314,873 34		
1881.....	246,740 00	123,613 34	404,906 68		
1882.....	149,406 67	123,613 34	557,233 34		
1883.....	85,653 34	37,473 34	191,746 67		
1884.....	34,066 68	37,473 34	259,880 00		
1885.....	34,066 68	20,440 00	283,986 12	7,804 74	
1886.....	34,066 68	20,440 00	291,084 09	10,441 72	
1887.....	34,066 68	20,440 00	291,084 09	30,535 01	
1888.....	34,066 68	20,440 00	296,282 91	40,478 96	
1889.....	973 35	18,006 67	305,990 00	47,078 45	
1890.....	973 35	17,520 00	305,990 00	49,145 38	13 774 36
1891.....	973 35	17,520 00	305,990 00	49,460 48	25,331 91
1892.....	973 35	17,520 00	305,990 00	62,145 55	33,110 98
1893.....	973 35	17,520 00	305,990 00	71,277 64	41,655 20
1894.....					
1895.....					
1896.....					
1897.....					
1898.....					
1899.....					
1900.....					
1901.....					
1902.....					
1903.....					
1904.....					
1905.....					
1906.....					
1907 (9 mos.).....					
1908.....					
1909.....					
1910.....					
1911.....					
1912.....					
1913.....					
1914.....					
1915.....					
1916.....					
1917.....					
1918.....					
1919.....					

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TABLE VI.—ASSETS of Canada, from July 1, 1867, to March 31, 1919—*Con.*

Year.	SINKING FUNDS— <i>Continued.</i>				
	Dominion Loan 1874.				
	5 per cent.	4 per cent.	3½ per cent.	3 per cent.	2½ per cent.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1867.....					
1868.....					
1869.....					
1870.....					
1871.....					
1872.....					
1873.....					
1874.....					
1875.....		54,506 66			
1876.....		163,466 66			
1877.....		278,860 00			
1878.....	54,020 00	337,746 67			
1879.....	54,020 00	460,139 16			
1880.....	54,020 00	584,725 83			
1881.....	54,020 00	705,905 83			
1882.....	115,826 67	767,914 22			
1883.....	251,120 00	767,914 22			
1884.....	393,713 33	767,914 22			
1885.....	54,020 00	1,181,094 22	82,413 14		
1886.....	54,020 00	1,261,270 91	161,064 23		
1887.....	54,020 00	1,383,423 96	196,590 89		
1888.....	54,020 00	1,547,298 47	196,590 89		
1889.....	54,020 00	1,547,298 47	196,590 89	177,233 28	
1890.....	54,020 00	1,547,298 47	196,590 89	382,762 98	
1891.....	54,020 00	1,558,005 14	199,813 78	560,862 47	
1892.....	54,020 00	1,558,005 14	199,813 78	762,119 33	
1893.....	54,020 00	1,558,005 14	199,813 78	968,495 42	
1894.....	54,020 00	1,558,005 14	199,813 78	1,180,488 98	
1895.....	54,020 00	1,651,742 51	199,813 78	1,285,423 06	
1896.....	54,020 00	1,751,668 15	199,813 78	1,383,804 53	
1897.....	54,020 00	1,946,124 76	199,813 78	1,395,669 97	
1898.....	54,020 00	1,979,168 62	199,813 78	1,398,058 04	206,268 39
1899.....	54,020 00	1,979,168 39	199,813 78	1,413,511 51	444,455 11
1900.....	54,020 00	2,104,771 39	203,176 05	1,477,503 39	494,227 22
1901.....	54,020 00	2,254,874 04	203,176 05	1,575,738 37	494,227 22
1902.....	54,020 00	2,354,351 82	203,176 05	1,661,774 79	572,580 55
1903.....	57,913 33	2,614,388 56	203,176 05	1,662,815 73	572,580 55
1904.....					
1905.....					
1906.....					
1907 (9 mos).....					
1908.....					
1909.....					
1910.....					
1911.....					
1912.....					
1913.....					
1914.....					
1915.....					
1916.....					
1917.....					
1918.....					
1919.....					

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TABLE VI.—ASSETS of Canada, from July 1, 1867, to March 31, 1919—*Con.*

Year.	SINKING FUNDS— <i>Continued.</i>				
	Dominion Loan, 1875.				
	5 per cent.	4 per cent.	3½ per cent.	3 per cent.	2½ per cent.
	\$ cts	\$ cts.	\$ cts.	\$ cts.	\$ cts
1867					
1868					
1869					
1870					
1871					
1872					
1873					
1874					
1875					
1876					
1877					
1878	12,653 33	54,506 66			
1879	12,653 33	81,009 13			
1880	12,653 33	113,507 33			
1881	12,653 33	142,707 33			
1882	19,953 33	164,894 95			
1883	52,073 33	164,894 94			
1884	73,973 33	177,061 61			
1885	12,653 33	255,901 61	19,826 60		
1886	12,653 33	274,769 41	38,621 85		
1887	12,653 33	312,447 80	38,621 85		
1888	12,653 33	351,651 61	38,621 85		
1889	12,653 33	351,651 61	38,621 85	42,399 38	
1890	12,653 33	351,651 61	38,621 85	91,150 98	
1891	12,653 33	354,571 61	38,718 66	134,082 04	
1892	12,653 33	354,571 61	38,718 66	182,214 96	
1893	12,653 33	354,571 61	38,718 66	231,547 40	
1894	12,653 33	354,571 61	38,718 66	282,260 91	
1895	12,653 33	376,766 80	38,718 66	307,346 54	
1896	12,653 33	391,506 65	38,718 66	340,865 19	
1897	12,653 33	435,114 14	38,718 66	346,341 13	
1898	12,653 33	438,519 02	38,718 66	346,907 02	54,080 01
1899	12,653 33	438,519 02	38,718 66	374,557 27	84,160 34
1900	12,653 33	443,385 68	39,370 19	408,896 88	103,092 20
1901	12,653 33	484,700 48	39,370 19	426,234 40	103,092 20
1902	12,653 33	525,082 00	39,370 19	446,239 65	103,092 20
1903	12,653 33	569,120 48	39,995 09	464,751 52	103,092 20
1904		649,672 61	39,995 09	464,751 52	103,092 20
1905		939,613 01		287,174 80	101,497 50
1906					
1907 (\$ n.os.)					
1908					
1909					
1910					
1911					
1912					
1913					
1914					
1915					
1916					
1917					
1918					
1919					

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TABLE VI.—ASSETS of Canada, from July 1, 1867, to March 31, 1919—*Con.*

Year.	SINKING FUNDS—Continued.					
	War Loan 1915-25.	Dominion Government Loan, 1875-78.				
		5 per cent.	5 per cent, 3½ per cent, after 1908.	4 per cent.	3½ per cent.	3 per cent.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1867.....						
1868.....						
1869.....						
1870.....						
1871.....						
1872.....						
1873.....						
1874.....						
1875.....						
1876.....				54,020 00		
1877.....				163,033 32		
1878.....				208,780 00		
1879.....				336,286 67		
1880.....				506,133 33		
1881.....				672,573 34		
1882.....			19,953 33	820,519 99		
1883.....			165,953 33	854,586 67		
1884.....			311,953 33	897,413 34		
1885.....				1,264,360 00	156,706 67	
1886.....				1,405,006 67	237,006 66	
1887.....				1,546,626 65	315,019 52	
1888.....				1,695,546 65	392,886 19	
1889.....				1,771,466 65	392,886 19	164,274 40
1890.....				1,856,146 66	392,886 19	326,714 64
1891.....				1,970,513 32	392,886 19	491,077 85
1892.....				1,995,831 08	441,552 86	693,976 64
1893.....				1,995,831 08	441,552 86	986,873 10
1894.....				1,995,831 08	441,552 86	1,288,281 04
1895.....				1,995,831 08	441,552 86	1,583,797 19
1896.....				1,995,831 08	441,552 86	1,877,404 50
1897.....				1,995,831 08	441,552 86	2,181,194 75
1898.....				1,995,831 08	441,552 86	2,469,564 17
1899.....				1,995,831 08	441,552 86	2,485,457 46
1900.....				1,995,831 08	441,552 86	2,510,088 81
1901.....				2,069,483 20	441,552 86	2,737,369 82
1902.....				2,069,483 20	441,552 86	2,995,939 89
1903.....				2,144,757 21	441,552 86	3,280,579 61
1904.....				198,666 15	139,735 84	4,854,096 14
1905.....				274,448 79	139,735 84	5,157,376 74
1906.....				375,293 94	139,735 84	5,358,483 50
1907 (9 mos.).....				570,175 89	139,735 84	5,438,717 23
1908.....				865,561 05	166,931 56	5,438,717 23
1909.....			325,309 13	581,287 69	253,531 54	5,438,717 23
1910.....			325,309 13	581,287 69	498,874 25	5,438,717 23
1911.....						5,308,365 00
1912.....						5,575,280 81
1913.....						5,858,448 69
1914.....						
1915.....						
1916.....						
1917.....	250,300 00					
1918.....	250,300 00					
1919.....	250,300 00					

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TABLE VI.—ASSETS of Canada, from July 1, 1867, to March 31, 1919—*Con.*

Year	SINKING FUNDS— <i>Continued.</i>				
	Dominion Loan of 1876.				
	5 per cent.	4 per cent.	3½ per cent.	3 per cent.	2½ per cent.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1867.....					
1868.....					
1869.....					
1870.....					
1871.....					
1872.....					
1873.....					
1874.....					
1875.....					
1876.....					
1877.....					
1878.....	30,660 00	32,606 67			
1879.....	30,660 00	101,108 99			
1880.....	30,660 00	170,591 89			
1881.....	30,660 00	238,725 22			
1882.....	65,356 79	273,641 60			
1883.....	141,276 79	273,641 60			
1884.....	201,136 79	293,594 93			
1885.....	30,660 00	505,438 39	45,855 47		
1886.....	30,660 00	550,089 92	89,945 09		
1887.....	30,660 00	638,483 85	89,945 09		
1888.....	30,660 00	730,448 17	89,945 09		
1889.....	30,660 00	730,448 17	89,945 09	99,461 82	
1890.....	30,660 00	730,448 17	89,945 09	214,356 67	
1891.....	30,660 00	736,288 17	91,873 87	314,350 06	
1892.....	30,660 00	736,288 17	91,873 87	427,274 99	
1893.....	30,660 00	736,288 17	91,873 87	542,968 72	
1894.....	30,660 00	736,288 17	91,873 87	661,926 41	
1895.....	30,660 00	812,270 40	91,873 87	694,400 85	
1896.....	30,660 00	845,387 38	91,873 87	773,264 52	
1897.....	30,660 00	909,336 66	91,873 87	826,969 61	
1898.....	30,660 00	928,669 94	91,873 87	828,298 33	114,573 24
1899.....	30,660 00	928,669 94	91,873 87	893,069 39	185,094 20
1900.....	30,660 00	998,287 57	93,419 81	938,411 36	202,356 92
1901.....	30,660 00	1,071,294 46	93,419 81	1,002,360 98	204,174 64
1902.....	30,660 00	1,203,782 48	93,419 81	1,011,566 16	204,174 64
1903.....	30,660 00	1,308,220 91	93,419 81	1,055,721 30	204,174 64
1904.....		1,502,351 49	93,419 81	1,055,721 30	204,174 64
1905.....		2,594,283 14		227,205 72	204,174 64
1906.....		2,771,832 73		227,205 72	204,174 64
1907 (9 months).....					
1908.....					
1909.....					
1910.....					
1911.....					
1912.....					
1913.....					
1914.....					
1915.....					
1916.....					
1917.....					
1918.....					
1919.....					

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TABLE VI.—ASSETS of Canada, from July 1, 1867, to March 31, 1919—*Con.*

Year.	SINKING FUNDS— <i>Continued.</i>					
	Dominion Loan of 1940-60.					
	2½ per cent.	3 per cent.	3½ per cent	3¾ per cent.	4 per cent.	4½ per cent.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1914.....					84,844 61	...
1915.....			463 16		305,417 74	236,033 33
1916.....		35,364 95	36,090 48		306,105 82	690,580 01
1917.....	12,593 19	161,950 02	81,851 32	46,428 06	306,105 82	788,886 67
1918.....	18,560 59	222,887 10	494,560 53	301,733 33	524,253 60	813,220 00
1919.....	18,560 59	350,984 42	611,491 35	301,733 33	630,726 79	851,179 99

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TABLE VI.—ASSETS of Canada, from July 1, 1867, to March 31, 1919—*Continued.*

Year.	SINKING FUNDS— <i>Continued.</i>				
	Dominion Loan of 1878-79.				
	5 per cent.	4 per cent.	3½ per cent.	3 per cent.	2½ per cent.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1867.					
1868.					
1869.					
1870.					
1871.					
1872.					
1873.					
1874.					
1875.					
1876.					
1877.					
1878.					
1879.		19,173 12			
1880.		95,714 11			
1881.		207,160 77			
1882.	28,226 67	292,432 20			
1883.	120,693 33	324,065 54			
1884.	177,146 67	397,552 20			
1885.		641,858 87	74,825 47		
1886.		713,412 64	146,956 40		
1887.		858,023 34	146,956 40		
1888.		1,008,477 37	146,956 40		
1889.		1,008,477 37	146,956 40	162,717 70	
1890.		1,008,477 37	146,956 40	348,495 80	
1891.		1,017,237 37	149,642 33	513,437 05	
1892.		1,017,237 37	149,642 33	698,101 20	
1893.		1,017,237 37	149,642 33	887,400 48	
1894.		1,017,237 37	149,642 33	1,082,012 19	
1895.		1,130,751 66	149,642 33	1,146,809 71	
1896.		1,187,718 37	149,642 33	1,272,283 24	
1897.		1,306,204 07	149,642 33	1,343,574 62	
1898.		1,321,827 11	149,642 33	1,344,633 99	198,897 60
1899.		1,321,827 11	149,642 33	1,409,449 40	360,962 51
1900.		1,412,657 44	152,160 34	1,476,746 55	421,104 08
1901.		1,573,155 23	152,160 34	1,519,952 31	443,619 69
1902.		1,739,824 29	152,160 34	1,585,057 88	413,619 69
1903.		1,956,755 71	152,160 34	1,609,391 22	443,619 69
1904.		2,222,540 15	152,160 34	1,609,391 22	443,619 69
1905.		3,932,238 98		366,309 15	404,686 34
1906.		3,951,974 05		631,921 43	419,004 15
1907 (9 months).		4,091,239 89		648,661 59	419,004 15
1908.		4,161,552 62	111,933 33	648,661 59	577,001 55
1909.					
1910.					
1911.					
1912.					
1913.					
1914.					
1915.					
1916.					
1917.					
1918.					
1919.					

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TABLE VI.—ASSETS of Canada from July 1, 1867, to March 31, 1919—*Continued.*

Year.	SINKING FUNDS— <i>Continued.</i>					
	Dominion Loan 1930-50.					
	2½ per cent.	3 per cent.	3½ per cent.	3¾ per cent.	4 per cent.	4½ per cent.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1910.....			178,760 65			
1911.....			697,023 48			
1912.....			1,290,201 29			
1913.....			2,057,803 61			
1914.....			2,894,877 94			
1915.....			2,895,459 83		821,658 17	16,060 00
1916.....		30,507 04	2,895,796 64	409,773 34	1,067,844 53	215,106 66
1917.....	10,766 66	271,204 00	2,932,172 27	516,596 67	1,067,846 68	345,046 66
1918.....	108,399 25	573,940 32	3,434,016 51	830,837 35	1,387,776 68	498,823 33
1919.....	108,885 91	588,188 27	3,793,094 07	920,092 00	1,491,281 85	537,766 67

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TABLE VI.—ASSETS of Canada, from July 1, 1867, to March 31, 1919—*Continued.*

Year.	SINKING FUNDS— <i>Concluded.</i>					Sinking Fund, Inscription, Special Account, 4 per cent.	Special Circulation Account.
	Dominion Loan of 1884.						
	4 per cent.	3½ per cent.	3 per cent.	2½ per cent.	3¾ per cent.		
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1867.....							
1868.....							
1869.....							
1870.....							
1871.....							
1872.....							
1873.....							533,226 66
1874.....							247,553 87
1875.....						1,094,999 99	
1876.....							
1877.....							
1878.....							
1879.....							
1880.....							
1881.....							
1882.....							
1883.....							
1884.....							
1885.....		65,854 33					
1886.....		197,405 74					
1887.....	129,861 67	197,405 74					
1888.....	264,968 66	197,405 74					
1889.....	264,968 66	197,405 74	146,339 74				
1890.....	264,968 66	197,405 74	303,549 02				
1891.....	268,861 99	198,924 08	456,931 06				
1892.....	268,861 99	198,924 08	622,789 30				
1893.....	268,861 99	198,924 08	792,559 94				
1894.....	268,861 99	198,924 08	965,885 24				
1895.....	345,503 54	198,924 08	1,050,633 30				
1896.....	396,711 63	198,924 08	1,167,613 96				
1897.....	454,652 45	244,287 98	1,234,046 38				
1898.....	493,585 78	244,287 98	1,234,091 64	156,107 23			
1899.....	493,585 78	244,287 98	1,283,104 87	309,836 44			
1900.....	493,585 78	325,949 11	1,387,127 29	319,069 56			
1901.....	505,521 89	466,062 56	1,436,038 69	319,069 56			
1902.....	583,218 84	492,193 54	1,525,247 03	331,236 23			
1903.....	634,809 97	614,252 64	1,564,993 48	331,236 23			
1904.....	638,795 36	845,512 73	1,564,993 48	331,236 23			
1905.....	180,336 47	3,169,900 86	121,573 26	151,691 68			
1906.....	280,577 29	3,169,900 86	268 115 28	157,183 65			
1907 (9 mos).....	398,261 93	3,174,982 67	274,738 06	157,183 65			
1908.....	650,558 05	3,179,362 67	274,738 06	167,881 10			
1909.....	425,398 17	3,310,488 30	274,738 06	345,486 87	225,159 88		
1910.....	355,602 48	3,532,112 04	274,738 06	511,991 61	225,159 88		
1911.....	305,024 04	3,874,523 83	274,738 06	511,991 61	225,159 88		
1912.....	126,693 34	4,855,217 07	274,738 06	511,991 61	225,159 88		
1913.....		4,809,425 57	274,738 06	511,991 61	225,159 88		
1914.....		5,153,382 88	274,738 06	511,991 61	225,159 88		
1915.....	199,480 02	5,244,124 71	274,738 06	511,991 61	225,159 88	10,220 00	
1916.....	235,020 31	5,337,291 68	274,738 06	511,991 61	234,893 21	282,753 33	
1917.....	235,020 31	5,369,058 42	586,920 23	511,991 61	392,932 55	345,046 67	
1918.....	469,666 03	5,560,721 77	397,821 85	520 508 28	484,650 55	383,493 34	
1919.....	519,792 70	5,691,851 35	602,290 97	523,914 94	484,650 55	388,360 01	

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TABLE VI.—ASSETS of Canada, from July 1, 1867, to March 31, 1919—*Concluded.*

Year.	Sterling Debentures.	St. John Bridge and Railway Extension Co. 4 per cent.	Three Rivers Harbour Debentures, 4 per cent.	Toronto Roads 6 per cent.	York Roads, 6 per cent.	Total Assets.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1867.....				18,883 00		17,317,410 36
1868.....				17,183 00		21,139,531 46
1869.....	14,600 00			12,893 00		36,502,679 19
1870.....	14,600 00			7,263 00		37,783,964 31
1871.....						37,786,165 11
1872.....					31,500 00	40,213,107 32
1873.....					28,000 00	30,929,636 89
1874.....					21,000 00	32,838,586 91
1875.....					21,000 00	35,655,023 60
1876.....					21,000 00	36,653,173 98
1877.....					14,000 00	41,440,525 94
1878.....					7,000 00	34,595,199 05
1879.....					7,000 00	36,493,683 85
1880.....					7,000 00	42,182,852 07
1881.....					7,000 00	44,465,757 11
1882.....					7,000 00	51,703,601 19
1883.....					7,000 00	43,692,389 84
1884.....		143,600 00			7,000 00	60,320,565 95
1885.....		278,800 00				68,295,915 29
1886.....		433,900 00	81,557 97			50,065,234 02
1887.....		433,900 00	81,760 97			45,872,850 99
1888.....		433,900 00	81,760 97			49,982,483 73
1889.....		433,900 00	81,760 97			50,192,021 11
1890.....		433,900 00	81,760 97			48,579,083 33
1891.....		433,900 00	81,760 97			52,099,199 11
1892.....		433,900 00	81,760 97			54,201,839 66
1893.....		433,900 00	81,760 97			58,373,485 13
1894.....		433,900 00	81,760 97			62,1 4,994 48
1895.....		433,900 00	81,760 97			64,973,827 78
1896.....		433,900 00	81,760 97			67,220,103 96
1897.....		433,900 00	81,760 97			70,991,534 87
1898.....		433,900 00	81,760 97			74,419,585 32
1899.....		433,900 00	81,760 97			78,886,363 90
1900.....		433,900 00	81,760 97			80,713,173 03
1901.....		433,900 00	81,760 97			86,252,428 83
1902.....		433,900 00	81,760 97			94,529,386 97
1903.....		433,900 00	81,760 97			99,737,109 50
1904.....		433,900 00	81,760 97			104,094,793 57
1905.....		433,900 00	81,760 97			111,454,413 20
1906.....		433,900 00	81,760 97			125,226,702 64
1907 (9 mos.).....		433,900 00	81,760 97			116,294,966 13
1908.....		433,900 00	81,760 97			130,246,298 41
1909.....		433,900 00	81,760 97			134,605,147 85
1910.....		433,900 00	81,760 97			134,394,499 66
1911.....		433,900 00	81,760 97			134,899,435 39
1912.....		433,900 00	81,760 97			168,419,131 06
1913.....		433,900 00	81,760 97			168,930,929 56
1914.....		433,900 00	81,760 97			208,394,518 72
1915.....		433,900 00	81,760 97			251,697,731 16
1916.....		433,900 00	81,760 97			321,831,631 40
1917.....		433,900 00	81,760 97			502,816,969 89
1918.....		433,900 00	81,760 97			671,451,836 39
1919.....		433,900 00	81,760 97			1,102,104,692 33

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TABLE VII.—Comparative Statement of Receipts from Consolidated Fund,
from July 1, 1867, to March 31, 1919.

Year.	RECEIPTS FROM TAXES.					Bank Imports.
	Customs.	Chinese Revenue.	Excise.	Bill Stamps.	Total Receipts from Taxes.	
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1867-68..	8,578,380 09		3,002,588 16	119,712 83	11,700,681 08	11,689 44
1868-69..	8,272,879 78		2,710,028 42	129,664 81	11,112,573 01	18,193 09
1869-70..	9,334,212 98		3,619,622 47	134,047 22	13,087,882 67	15,443 17
1870-71..	11,841,104 56		4,295,941 72	183,319 42	16,320,368 70	39,588 96
1871-72..	12,787,982 02		4,735,651 65	191,918 37	17,715,552 04	7,068 56
1872-73..	12,954,164 05		4,460,681 81	201,708 92	17,616,554 78	3,819 12
1873-74..	14,325,192 64		5,594,903 84	209,088 69	20,129,185 17	3,946 73
1874-75..	15,351,011 56		5,069,687 21	244,180 19	20,664,878 96	3,806 90
1875-76..	12,823,837 94		5,563,487 12	227,089 96	18,614,415 02	2,207 07
1876-77..	12,546,987 99		4,941,897 91	209,038 92	17,697,924 82	2,487 60
1877-78..	12,782,824 35		4,858,671 63	200,442 21	17,841,938 19	3,114 91
1878-79..	12,900,659 29		5,390,763 17	185,190 89	18,476,613 35	2,853 03
1879-80..	14,071,343 13		4,232,427 16	175,806 15	18,479,576 44	3,086 74
1880-81..	18,406,092 13		5,343,022 09	193,024 73	23,942,138 95	4,057 74
1881-82..	21,581,570 05		5,884,859 95	82,616 45	27,549,046 45	5,179 13
1882-83..	23,009,582 48		6,260,116 33		29,269,698 81	4,566 65
1883-84..	20,023,890 14		5,459,309 05		25,483,199 19	1,923 35
1884-85..	18,935,428 10		6,449,101 22		25,384,529 32	
1885-86..	19,362,308 26	11,213 00	5,852,904 95		25,226,456 21	
1886-87..	22,373,451 28	4,849 50	6,308,201 15		28,687,001 93	
1887-88..	22,091,681 82	14,244 50	6,071,486 86		28,177,413 18	
1888-89..	23,609,413 33	27,370 50	6,886,738 68		30,613,522 51	
1889-90..	22,913,545 60	55,408 00	7,618,118 13		31,587,071 73	
1890-91..	23,305,218 27	94,082 50	6,914,850 38		30,314,151 15	
1891-92..	20,361,382 36	139,677 00	7,945,097 95		28,446,157 31	
1892-93..	20,910,662 47	43,341 00	8,367,363 95		29,321,367 42	
1893-94..	19,119,030 20	79,084 00	8,381,088 89		27,574,203 09	
1894-95..	17,583,741 00	54,725 00	7,805,732 71		25,446,193 71	
1895-96..	19,766,741 48	66,538 00	7,926,003 94		27,759,285 42	
1896-97..	19,386,277 69	91,969 50	9,170,378 92		28,648,626 11	
1897-98..	21,622,788 75	82,104 00	7,871,562 89		29,576,455 64	
18-98-99..	25,150,744 68	166,097 00	9,641,227 53		34,958,069 21	
1899-1900..	28,219,458 14	154,689 50	9,868,075 35		38,242,222 99	
1900-01..	28,293,930 25	131,354 00	10,318,266 03		38,743,550 28	
1901-02..	31,916,393 97	275,584 50	11,197,133 40		43,389,111 67	
1902-03..	36,738,032 90	263,694 00	12,013,779 00		49,015,505 90	
1903-04..	40,461,590 74	241,020 00	12,958,708 10		53,661,318 84	
1904-05..	41,437,568 60	-3,920 00	12,586,474 80		54,020,123 40	
1905-06..	46,053,376 89	11,221 00	14,010,220 30		60,074,818 19	
1906-07 (9 mos.)	39,717,078 53	43,094 00	11,805,413 21		51,565,585 74	
1907-08..	57,200,276 25	343,535 00	15,782,151 68		73,325,962 93	
1908-09..	47,088,444 10	326,881 00	14,937,768 02		62,353,093 12	
1909-10..	59,767,680 98	388,453 00	15,253,352 65		75,409,486 63	
1910-11..	71,833,088 46	1,127,306 00	16,869,837 36		89,833,231 82	
1911-12..	85,051,872 18	1,534,270 25	19,261,661 97		105,847,804 40	
1912-13..	111,764,098 73	1,799,214 34	21,417,444 94		135,002,358 01	
1913-14..	101,691,238 43	1,334,791 98	21,452,036 88		127,478,067 29	
1914-15..	75,941,219 72	294,490 17	21,479,730 79		97,715,440 68	
1915-16..	98,649,499 48	-31,713 75	22,428,491 58		121,046,187 31	
1916-17..	134,043,812 14	86,924 50	24,412,348 06		158,543,114 70	
1917-18..	141,172,629 70	208,965 69	27,168,445 27		171,550,040 66	
1918-19..	147,169,187 98	2,026,669 00	30,342,031 26		179,537,891 24	

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TABLE VII.—Comparative Statement of Receipts from Consolidated Fund,
etc.—*Continued.*

Year.	Casual.	Cullers' Fees.	Dominion Lands.	Dominion Steamers.	Electric Light Inspection.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1867-68.....	6,936 84	69,797 01			
1868-69.....	6,683 09	58,376 76			
1869-70.....	6,272 80	69,475 10			
1870-71.....	5,663 84	61,197 08			
1871-72.....	5,691 24	76,665 79			
1872-73.....	30,758 58	81,038 35	26,239 45	24,732 72	
1873-74.....	75,823 50	92,771 93	29,980 80	12,449 20	
1874-75.....	28,613 96	78,966 22	27,641 15	2,975 12	
1875-76.....	84,092 45	57,125 57	8,545 94	12,439 84	
1876-77.....	20,554 59	74,216 34	3,799 86	5,509 31	
1877-78.....	69,201 37	53,521 38	19,424 86	2,285 83	
1878-79.....	17,569 42	24,715 45	23,828 09	1,612 09	
1879-80.....	46,497 88	27,092 63	120,479 43	5,282 40	
1880-81.....	154,041 64	36,176 56	131,124 02	7,050 33	
1881-82.....	119,222 18	45,753 34		16,744 60	
1882-83.....	127,419 94	40,162 93		7,327 06	
1883-84.....	86,941 81	37,062 71		8,598 90	
1884-85.....	53,786 22	31,732 37		20,007 68	
1885-86.....	97,642 47	27,141 05		5,617 34	
1886-87.....	129,294 20	23,202 89	191,781 78	8,701 37	
1887-88.....	171,086 65	16,827 42	217,083 07	9,163 51	
1888-89.....	114,456 83	20,861 89	237,820 61	16,367 05	
1889-90.....	152,930 01	18,223 69	220 141 00	10,721 82	
1890-91.....	99,328 79	16,733 14	264,592 28	16,011 02	
1891-92.....	219,194 38	14,337 37	322,796 38	7,255 22	
1892-93.....	139,456 34	10,944 72	285,596 07	15,006 47	
1893-94.....	201,941 47	12,066 24	210,096 50	14,638 96	
1894-95.....	89,145 34	7,106 57	167,869 58	9,534 74	
1895-96.....	210,557 66	11,405 02	166,256 49	11,414 02	8,066 25
1896-97.....	119,210 05	10,428 12	172,513 65	9,982 19	6,805 25
1897-98.....	243,940 61	16,767 07	975,792 37	8,859 53	9,408 25
1898-99.....	214,443 98	11,626 63	1,582,590 58	12,579 75	11,378 25
1899-1900.....	469,568 36	8,154 74	1,388,023 78	13,467 76	14,366 75
1900-01.....	562,923 15	8,270 78	1,517,319 52	19,527 28	15,363 02
1901-02.....	360,151 37	11,199 55	1,227,976 75	11,307 65	21,428 75
1902-03.....	840,758 82	7,273 06	1,695,591 63	16,086 35	23,869 75
1903-04.....	818,742 80	9,449 25	1,443,022 67	21,402 31	23,257 75
1904-05.....	387,749 15	8,218 62	1,292,301 14	20,244 79	27,999 50
1905-06.....	876,871 12	4,335 43	1,668,162 35	24,606 86	35,099 75
1906-07 (9 mos.).....	845,146 20	2,329 91	1,443,632 03	22,277 36	25,939 80
1907-08.....	715,473 71	4,850 20	1,883,619 88	38,210 89	42,316 45
1908-09.....	629,832 62	4,783 88	2,153,254 61	28,012 15	44,139 25
1909-10.....	1,223,450 93	3,637 96	2,885,999 67	27,260 71	46,515 50
1910-11.....	1,898,520 68	2,684 64	3,108,735 50	24,744 28	59,808 00
1911-12.....	1,574 596 06	3,480 24	3,775,856 97	36,034 70	66,510 10
1912-13.....	1,645,897 86	4,039 04	3,402,026 63	38,017 49	75,307 30
1913-14.....	1,505,132 51	1,799 40	3,036,030 32	28,710 88	89,441 45
1914-15.....	1,602,619 27	3,114 54	2,839,714 59	35,579 38	82,440 20
1915-16.....	1,328,124 09	1,737 07	2,299,550 47	35,070 88	70,451 75
1916-17.....	2,172,836 51	1,554 78	4,055,662 41	22,831 86	71,365 60
1917-18.....	2,362,262 93	1,342 18	4,443,758 17	9,581 38	79,920 35
1919-19.....	2,910,189 73	1,229 49	3,539,927 50	13,620 92	88,071 25

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TABLE VII.—Comparative Statement of Receipts from Consolidated Fund, etc.—*Con.*

Year.	Fines, Forfeitures and Seizures.	Fisheries.	Gas Inspection and Law Stamps.	Interest on Investments.	Inspection of Staples.
	§ cts.	§ cts.	§ cts.	§ cts.	§ cts.
1867-68	30,305 49	19,556 97		174,073 46	
1868-69	20,649 58	13,583 97		824,424 46	
1869-70	41,680 69	16,622 43		383,955 91	
1870-71	47,877 28	12,408 97		554,383 72	
1871-72	48,333 67	10,458 00		488,041 54	
1872-73	17,850 45	10,338 24		396,403 94	
1873-74	14,296 04	14,012 83		610,863 00	
1874-75	20,422 11	14,764 20		840,886 65	
1875-76	16,836 39	13,571 12		798,905 95	
1876-77	16,778 85	13,364 85	3,270 83	717,684 31	
1877-78	26,664 12	14,113 11	3,776 21	791,757 60	
1878-79	32,148 81	17,738 34	3,172 36	592,500 04	
1879-80	50,778 04	19,423 16	3,394 75	834,792 67	
1880-81	38,216 58	24,596 94	2,529 99	751,513 49	
1881-82	17,677 13	23,687 45	3,772 26	914,009 27	
1882-83	27,185 56	21,337 16	3,797 62	1,001,192 96	
1883-84	41,276 15	20,006 50	7,167 42	986,698 37	
1884-85	51,847 75	26,627 86	8,078 93	1,997,035 50	
1885-86	99,227 38	26,088 50	9,004 94	2,299,078 91	
1886-87	19,736 64	25,947 53	8,164 22	990,886 69	
1887-88	12,291 73	44,998 12	9,409 04	932,025 35	
1888-89	18,576 19	56,426 26	12,247 10	1,305,392 25	
1889-90	68,277 92	69,643 33	12,232 60	1,082,271 36	
1890-91	2,429 66	70,794 42	10,543 65	1,077,228 11	
1891-92	9,586 53	62,785 89	13,176 55	1,086,419 93	
1892-93	82,535 42	111,540 32	13,164 78	1,150,166 51	
1893-94	12,339 64	79,601 59	20,749 23	1,217,808 97	
1894-95	22,469 39	94,970 04	23,550 85	1,336,046 94	
1895-96	2,992 58	88,822 66	23,447 05	1,370,000 56	
1896-97	21,037 07	106,469 55	21,559 28	1,443,003 84	
1897-98	32,987 41	113,103 50	21,615 40	1,513,454 58	
1898-99	38,414 21	85,502 85	22,893 90	1,590,447 91	
1899-1900	25,981 61	88,396 59	25,836 50	1,683,050 51	
1900-01	23,063 34	88,145 11	27,289 75	1,784,833 79	
1901-02	49,825 71	79,169 58	28,297 05	1,892,224 09	2,773 05
1902-03	59,848 09	78,635 82	45,289 90	2,020,953 04	102,880 87
1903-04	41,919 03	95,756 53	43,961 31	2,236,255 93	58,127 14
1904-05	52,918 85	90,988 14	49,142 02	2,105,031 41	63,163 36
1905-06	89,011 84	98,009 69	52,805 05	2,140,312 06	101,445 46
1907 (9 mos.)	54,907 74	57,144 25	39,228 10	1,235,746 06	70,939 40
1907-08	58,665 68	90,686 48	54,153 80	1,925,569 07	127,741 43
1908-09	*1,988 65	82,696 26	55,841 06	2,256,643 13	140,668 98
1909-10	93,498 13	85,070 56	63,604 65	2,807,464 94	154,130 16
1910-11	58,487 97	100,861 58	69,957 74	1,668,773 16	178,476 57
1911-12	132,388 88	96,230 01	58,441 10	1,281,317 41	230,173 87
1912-13	166,413 82	106,462 69	70,648 45	1,430,511 28	30,430 49
1913-14	322,497 47	110,094 63	72,120 65	1,964,541 33	510,184 01
1914-15	49,636 12	101,635 77	66,629 55	2,980,246 87	517,034 63
1915-16	81,691 33	106,288 26	57,551 95	3,358,210 13	913,616 46
1916-17	240,100 44	98,629 67	63,977 45	3,094,012 33	1,459,811 40
1917-18	190,336 46	114,572 39	65,221 05	4,466,724 13	1,499,875 88
1918-19	228,815 17	123,114 29	64,329 55	7,421,001 58	1,082,969 63

* A deduction.

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TABLE VII.—Comparative Statement of Receipts from Consolidated Fund,
etc.—*Continued.*

Year.	Insurance Super- intendence.	Imperial Contri- bution to Sable Island, etc.	Militia.	Militia Pensions.	Mounted Police Pensions.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1867-68.....		29,537 32	26,155 70		
1868-69.....			12,095 04		
1869-70.....			16,533 75		
1870-71.....			7,393 58		
1871-72.....			38,966 54		
1872-73.....			18,495 78		
1873-74.....			42,756 85		
1874-75.....			12,137 13		
1875-76.....			24,344 73		
1876-77.....	7,422 35		12,627 14		
1877-78.....	235 11		12,796 43		
1878-79.....	6,134 38		16,031 14		
1879-80.....	8,005 91		20,555 69		
1880-81.....	9,647 90		19,346 32		
1881-82.....	9,315 44	4,263 99	18,579 93		
1882-83.....	9,301 27	2,909 94	16,081 50		
1883-84.....	9,855 13	2,634 66	22,211 73		
1884-85.....	9,714 93	695 00	18,943 63		
1885-86.....	10,197 86	4,575 34	24,331 51		
1886-87.....	8,285 54	2,810 66	23,428 66		
1887-88.....	9,702 14	905 00	20,719 52		
1888-89.....	7,758 98	105,023 84	22,712 55		
1889-90.....	7,706 70	2,911 67	43,209 15		
1890-91.....	7,693 81	915 00	43,358 27		
1891-92.....	7,913 44	978 00	40,372 65		
1892-93.....	8,126 27	990 00	42,584 81		
1893-94.....	8,977 79	6,795 00	42,527 09		
1894-95.....	9,793 70	4,815 33	39,445 03		
1895-96.....	9,985 78	2,771 66	42,716 80		
1896-97.....	10,183 81	2,774 66	40,362 59		
1897-98.....	10,574 95	2,770 66	36,916 34		
1898-99.....	10,655 06	2,737 66	72,964 39		
1899-1900.....	10,901 85	2,851 66	47,755 16		
1900-01.....	11,355 71	2,793 66	47,693 75		
1901-02.....	12,844 18	2,800 66	41,686 78	5,964 76	
1902-03.....	13,485 33	2,873 66	41,791 54	6,243 97	3,827 85
1903-04.....	14,628 23	2,781 66	43,217 40	8,296 55	2,648 86
1904-05.....	15,728 97	2,727 66	46,166 72	11,307 66	2,808 12
1905-06.....	16,669 10	2,715 66	55,262 29	14,220 41	3,312 78
1906-07 (5 mos.).....	18,169 21	554 00	40,986 85	13,236 51	2,441 80
1907-08.....	20,123 96	772 00	63,018 63	19,596 26	3,424 75
1908-09.....	25,423 60	663 00	55,810 48	21,196 40	3,307 78
1909-10.....	25,939 05	610 00	60,936 58	21,742 40	3,315 96
1910-11.....	29,435 22	613 00	75,913 44	23,347 21	3,674 34
1911-12.....	33,482 17	741 00	94,114 91	25,209 65	3,696 39
1912-13.....	37,498 95	787 00	88,144 84	28,392 72	3,961 21
1913-14.....	41,252 52	751 00	73,457 53	30,713 66	4,827 28
1914-15.....	45,561 77	676 00	96,878 43	27,281 68	5,262 71
1915-16.....	52,951 27	643 00	227,411 80	23,512 99	5,330 36
1916-17.....	57,249 79	840 00	90,163 58	25,495 97	5,132 66
1917-18.....	58,763 24	612 00	18,228 33	26,902 58	5,082 83
1918-19.....	64,683 98	335 00	35,954 84	23,840 96	4,030 26

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TABLE VII.—Comparative Statement of Receipts from Consolidated Fund, etc.—*Continued.*

Year.	Miscellaneous Receipts.	Ordnance Land.	Passenger Duties (Immigration).	Patent Fees.	Penitentiaries.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1867-68.....	3,377 05	42,332 99	31,064 04	8,948 13	64,040 98
1868-69.....	8,681 80	45,248 50	40,398 00	13,241 04	75,935 16
1869-70.....	18,421 31	49,915 40	39,855 24	13,822 26	93,550 89
1870-71.....	53,012 57	95,216 35	36,750 65	14,073 34	124,817 85
1871-72.....	80,681 06	54,043 00	15,361 50	13,076 31	108,132 05
1872-73.....	56,909 02	54,308 43	7,383 00	28,333 73	98,087 94
1873-74.....	64,674 25	214,384 30		29,915 17	95,066 90
1874-75.....	54,459 44	45,016 93	5,092 70	34,672 17	97,072 90
1875-76.....	38,011 51	51,350 80		35,673 31	95,408 80
1876-77.....	51,169 02	87,689 28		33,583 27	98,752 70
1877-78.....	22,877 07	44,219 37		35,111 33	35,784 06
1878-79.....	15,325 77	40,849 56		30,051 81	53,115 10
1879-80.....	32,079 06	30,091 37		38,446 76	31,504 12
1880-81.....	15,003 62	50,747 33		46,333 12	30,344 16
1881-82.....	9,177 89	42,989 13		58,769 93	24,224 63
1882-83.....	9,411 76	19,402 79		61,561 61	22,156 64
1883-84.....	9,672 55	14,138 60		73,039 78	17,848 72
1884-85.....	9,021 70	24,540 11		65,172 31	13,468 69
1885-86.....	9,573 47	26,483 56		70,246 02	17,882 15
1886-87.....	10,954 62	21,676 87		76,394 30	19,863 17
1887-88.....	10,329 78	36,239 08		72,194 93	9,645 00
1888-89.....	10,834 13	42,072 67		77,040 64	10,607 29
1889-90.....	7,347 89	29,921 61		89,163 61	14,567 87
1890-91.....	9,210 28	54,229 99		90,087 25	13,069 43
1891-92.....	8,969 21	42,360 80		83,972 06	9,156 35
1892-93.....	10,027 89	33,776 90		87,182 02	10,321 01
1893-94.....	11,641 59	22,318 20		83,104 01	11,162 18
1894-95.....	11,148 24	22,645 97		94,603 17	24,623 84
1895-96.....	22,411 75	17,550 28		98,864 54	42,493 24
1896-97.....	12,896 52	9,831 27		110,909 10	83,807 57
1897-98.....	12,812 52	22,537 17		112,084 39	76,588 08
1898-99.....	8,931 35	12,349 65		115,322 35	45,582 96
1899-1900.....	8,085 48	11,003 53		121,430 97	68,830 80
1900-01.....	11,888 92	14,594 47		130,894 33	30,211 11
1901-02.....	11,340 25	16,967 36		140,959 95	73,601 29
1902-03.....	13,075 23	35,706 50		152,372 22	39,636 40
1903-04.....	10,708 32	12,344 34		162,715 07	72,862 60
1904-05.....	17,591 82	10,308 66		165,756 34	55,880 27
1905-06.....	20,431 29	10,840 67		187,792 23	75,260 74
1906-07 (9 mos.).....	10,705 73	6,662 90		144,279 36	82,660 10
1907-08.....	13,618 48	8,652 95		203,011 58	71,933 29
1908-09.....	14,033 31	5,712 66		204,871 65	47,643 41
1909-10.....	20,614 58	9,894 48		223,233 43	43,839 60
1910-11.....	21,527 98	5,910 24		231,866 44	50,497 55
1911-12.....	30,235 56	11,484 53		243,443 67	58,775 91
1912-13.....	41,254 89	60,599 80		257,833 47	64,529 18
1913-14.....	33,860 21	5,797 98		252,724 39	54,313 98
1914-15.....	30,059 87	4,409 64		219,011 49	44,546 67
1915-16.....	40,245 56	5,977 02		230,191 95	43,164 82
1916-17.....	91,978 09	5,533 26		251,959 51	60,190 63
1917-18.....	79,647 69	7,929 75		256,317 21	71,227 96
1918-19.....	95,409 83	4,819 27		275,708 85	132,958 13

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TABLE VII.—Comparative Statement of Receipts from Consolidated Fund,
etc.—Continued.

Year.	Post Office, including Ocean Postage and Money Orders.	Public Works, including Railways and Canals.	Premium and Discount.	Steam- boat Inspection.	Super- annuation.
	§ cts.	§ cts.	§ cts.	§ cts.	§ cts.
1867-68.....	525,691 80	901,466 41	.....	5,682 36	.....
1868-69.....	535,315 14	918,932 80	608,510 12	11,914 63	.....
1869-70.....	573,565 84	1,006,844 67	14,533 56	9,369 67	.....
1870-71.....	612,630 67	1,146,240 25	92,019 59	10,692 13	49,479 59
1871-72.....	692,374 98	1,211,729 08	24,077 64	10,860 58	53,213 80
1872-73.....	833,657 21	1,316,635 90	52,477 16	18,284 12	54,757 30
1873-74.....	1,139,973 15	1,509,915 04	4,968 18	15,106 12	34,620 18
1874-75.....	1,155,332 09	1,432,339 95	13,415 29	16,144 25	36,678 71
1875-76.....	1,102,540 32	1,479,231 61	32,635 60	13,768 87	38,476 00
1876-77.....	1,114,945 78	1,917,455 19	.....	15,879 93	40,890 26
1877-78.....	1,207,790 15	2,034,483 53	.....	12,431 93	41,856 62
1878-79.....	1,172,418 14	1,863,149 07	460 82	12,331 16	41,959 20
1879-80.....	1,252,498 22	2,167,401 00	777 78	12,762 02	43,531 80
1880-81.....	1,352,109 64	2,739,591 06	90,685 47	13,953 49	44,995 80
1881-82.....	1,587,888 15	2,711,134 30	64,991 35	15,277 78	46,426 39
1882-83.....	1,800,391 37	3,101,138 04	83,363 09	12,577 36	46,372 03
1883-84.....	1,755,674 49	3,055,792 09	52,414 05	15,371 79	51,882 21
1884-85.....	1,741,372 22	3,065,502 59	16,444 04	12,942 66	52,701 33
1885-86.....	1,901,690 25	3,082,410 58	70,313 93	13,835 78	57,075 43
1886-87.....	2,020,623 51	3,270,782 18	40,508 74	12,701 20	62,600 96
1887-88.....	2,379,241 57	3,556,101 24	47,016 07	12,550 14	62,967 42
1888-89.....	2,220,503 66	3,642,557 38	77,397 64	12,624 43	63,031 46
1889-90.....	2,357,388 95	3,800,110 42	118,503 12	19,930 33	61,513 05
1890-91.....	2,515,823 44	3,685,630 29	118,352 42	21,239 23	62,824 60
1891-92.....	2,652,745 79	3,575,167 83	141,080 11	21,169 64	63,862 79
1892-93.....	2,773,507 71	3,761,474 07	126,925 91	25,283 55	64,433 27
1893-94.....	2,809,341 06	3,702,745 74	151,071 35	24,866 33	63,974 67
1894-95.....	2,792,780 64	3,591,689 42	18,875 86	25,092 61	63,274 88
1895-96.....	2,964,014 23	3,594,264 48	3,162 05	23,934 16	61,390 99
1896-97.....	3,202,938 42	3,587,166 31	34,853 92	25,033 95	59,218 14
1897-98.....	3,527,809 69	3,873,464 49	191,559 52	31,525 40	45,643 06
1898-99.....	3,193,777 53	4,433,934 36	186,830 59	34,890 93	39,647 32
1899-1900.....	3,205,535 16	5,232,459 45	162,187 10	34,839 69	51,574 52
1900-01.....	3,441,504 93	5,770,976 99	61,927 86	38,876 57	50,474 91
1901-02.....	3,518,415 55	6,447,982 24	89,238 27	38,458 92	48,297 89
1902-03.....	4,397,832 51	7,088,501 56	129,609 27	28,888 09	47,402 37
1903-04.....	4,652,324 74	6,972,218 98	77,316 31	10,811 74	46,617 91
1904-05.....	5,125,372 67	7,395,377 38	40,355 83	6,170 68	45,937 30
1905-06.....	5,933,342 53	8,310,267 30	160,665 33	4,604 40	45,193 51
1906-07 (9 mos.).....	5,061,728 45	6,839,585 59	249,588 23	2,988 64	33,321 18
1907-08.....	7,107,886 86	9,973,523 41	101,181 33	4,859 86	43,368 70
1908-09.....	7,401,623 93	9,362,271 90	7,060 82	7,967 46	42,407 89
1909-10.....	7,958,547 72	10,114,990 16	26,130 30	6,496 91	41,251 17
1910-11.....	9,146,942 47	10,818,834 05	164,623 11	5,585 10	39,249 84
1911-12.....	10,492,394 18	11,651,917 27	147,746 61	5,896 56	40,032 13
1912-13.....	12,051,728 86	13,158,077 91	416,744 97	5,997 97	38,431 59
1913-14.....	12,954,529 92	14,197,052 79	187,744 54	5,421 15	39,817 04
1914-15.....	13,046,664 68	12,953,487 18	268,572 33	5,707 38	37,396 22
1915-16.....	18,858,696 10	19,286,418 15	233,717 87	5,692 12	31,796 91
1916-17.....	20,902,384 46	24,440,840 47	3,890 71	4,036 68	33,250 11
1917-18.....	21,345,394 48	27,971,097 94	628,252 74	2,702 80	29,946 94
1918-19.....	21,603,542 09	38,751,869 76	532,848 90	2,774 61	26,068 67

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TABLE VII.—Comparative Statement of Receipts from Consolidated Fund
etc.—*Continued.*

Year.	RECEIPTS FROM WAR TAX REVENUE.						Total War Tax Revenue.
	Banks.	Trust and Loan Companies.	Insurance Companies.	Business Profits.	Income Tax.	Inland Revenue Depart- ment.	
	\$ cts.	\$ cts	\$ cts	\$ cts	\$ cts	\$ cts.	\$ cts
1914-15.	.....	.....	.....	.....	.....	98,056 95	98,056 95
1915-16.	1,300,446 80	324,249 91	459,247 07	.....	.....	1,536,837 94	3,620,781 72
1916-17.	1,114,023 30	202,415 48	419,698 83	12,506,516 72	.....	2,059,583 81	16,302,238 14
1917-18.	1,115,757 65	269,129 08	496,540 55	21,271,983 57	.....	2,227,389 93	25,379,900 78
1918-19.	1,099,764 44	323,340 02	546,113 86	32,970,061 81	9,319,719 80	11,888,508 40	56,177,508 33

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TABLE VII.—Comparative Statement of Receipts from Consolidated Fund, etc.—*Concluded*.

Year.	Tonnage Dues (River Police).	Tonnage Dues (Mariners' Fund).	Weights and Measures.	Total Receipts.
	§ cts.	§ cts.	§ cts.	§ cts.
1867-68.....	11,918 76	24,672 66	.....	13,687,928 49
1868-69.....	21,400 06	33,018 27	.....	14,379,174 52
1869-70.....	23,490 91	30,987 38	.....	15,512,225 65
1870-71.....	21,345 28	30,409 41	.....	19,335,560 81
1871-72.....	26,744 51	33,741 79	.....	20,714,813 68
1872-73.....	28,041 09	38,363 14	.....	20,813,469 45
1873-74.....	28,650 39	41,732 81	.....	24,205,092 54
1874-75.....	25,620 09	37,658 12	.....	24,648,715 04
1875-76.....	26,499 09	41,507 06	.....	22,587,587 05
1876-77.....	28,598 10	44,245 83	50,423 90	22,050,274 11
1877-78.....	26,805 75	44,668 85	30,054 10	22,375,011 88
1878-79.....	21,361 65	37,757 39	13,685 97	22,517,382 14
1879-80.....	21,510 15	42,472 10	15,372 57	23,307,406 69
1880-81.....	27,375 09	49,771 41	33,946 87	29,635,297 54
1881-82.....	21,420 33	45,914 77	27,989 70	33,383,455 52
1882-83.....	28,060 02	47,632 36	28,601 43	35,794,649 80
1883-84.....	28,497 25	48,666 65	31,387 53	31,861,961 73
1884-85.....	20,698 79	38,994 90	31,142 19	32,797,001 22
1885-86.....	24,089 97	40,848 05	33,230 09	33,177,049 39
1886-87.....	22,934 46	42,334 92	34,376 51	35,754,993 25
1887-88.....	21,072 73	41,669 64	37,810 39	35,908,463 53
1888-89.....	19,688 27	39,306 29	36,040 91	38,782,870 23
1889-90.....	17,816 95	47,881 75	40,438 88	39,879,925 41
1890-91.....	7,649 19	43,829 68	33,586 05	38,579,310 88
1891-92.....	8,714 79	45,381 92	38,296 66	36,921,871 60
1892-93.....	3,792 90	46,200 03	39,204 46	38,168,608 85
1893-94.....	.....	49,090 85	38,631 52	36,374,693 07
1894-95.....	291 25	42,715 08	39,433 29	33,978,129 47
1895-96.....	.....	45,726 11	37,056 94	36,618,590 72
1896-97.....	.....	54,294 09	36,772 94	37,829,778 40
1897-98.....	.....	54,552 81	44,014 59	40,555,238 03
1898-99.....	.....	57,287 57	48,390 55	46,741,249 54
1899-1900.....	.....	59,945 52	53,523 54	51,029,994 02
1900-01.....	.....	59,783 34	54,350 56	52,514,701 13
1901-02.....	.....	65,853 83	62,912 68	58,050,790 03
1902-03.....	.....	64,851 55	64,277 65	66,037,068 93
1903-04.....	.....	61,785 33	66,325 19	70,669,872 72
1904-05.....	.....	58,372 34	65,030 47	71,182,738 66
1905-06.....	.....	60,346 80	72,957 23	80,139,166 70
1906-07 (9 mos).....	.....	44,704 59	54,847 56	67,969,328 29
1907-08.....	.....	69,364 45	82,918 78	96,054,505 81
1908-09.....	.....	66,249 33	80,184 32	85,093,404 35
1909-10.....	.....	53,381 77	92,666 95	101,503,710 93
1910-11.....	.....	55,430 07	97,667 78	117,780,400 78
1911-12.....	.....	60,157 12	105,816 46	136,108,217 36
1912-13.....	.....	63,662 99	100,641 04	168,689,903 45
1913-14.....	.....	70,540 52	111,070 11	163,174,394 56
1914-15.....	.....	72,524 89	103,322 24	133,073,481 73
1915-16.....	.....	72,545 65	110,857 25	172,147,838 27
1916-17.....	.....	76,993 74	130,183 95	232,701,294 00
1917-18.....	63,635 70	139,584 00	260,778,952 55
1918-19.....	69,243 05	134,889 70	312,946,747 18

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TABLE VIII.—Comparative Statement of Expenditure on account of Consolidated Fund, from July 1, 1867, to March 31, 1919.

Year.	CHARGES ON PUBLIC DEBT.				MISCELLANEOUS EXPENDITURE.	
	Interest on Public Debt.	Charges of Management.	Premium, Discount, Exchange.	Sinking Funds.	Administration of Justice.	Arts, Agriculture and Statistics.
	£ cts.	£ cts.	£ cts.	£ cts.	£ cts.	£ cts.
1867-68.....	4,501,568 33	285,512 75	73,676 54	355,266 66	291,242 73	5,580 59
1868-69.....	4,967,013 71	397,400 90	68,255 71	426,806 66	315,215 10	7,020 14
1869-70.....	5,047,054 24	332,539 45	7,400 01	126,533 33	304,299 61	6,226 84
1870-71.....	5,165,304 24	396,036 82	30,618 02	421,666 24	314,410 98	6,173 64
1871-72.....	5,257,230 64	293,522 51	52,889 54	470,606 67	346,847 55	6,411 06
1872-73.....	5,209,205 97	172,981 06	5,663 41	407,826 62	398,966 41	19,690 52
1873-74.....	5,724,436 31	238,093 52	26,680 99	513,920 00	459,037 49	19,091 97
1874-75.....	6,590,790 19	197,849 17	29,361 65	555,773 32	497,105 08	11,935 76
1875-76.....	6,400,902 07	189,596 91	18,551 64	822,953 32	544,091 20	67,552 16
1876-77.....	6,797,227 25	183,544 24	24,331 29	828,373 59	565,597 84	65,767 18
1877-78.....	7,048,883 55	189,566 54	2,519 80	945,746 02	564,920 11	92,865 62
1878-79.....	7,194,734 14	275,559 37	2,364 06	1,037,219 76	577,896 58	63,068 23
1879-80.....	7,773,868 75	245,731 40	43,354 69	1,165,867 22	574,311 41	25,068 24
1880-81.....	7,594,144 88	218,397 48	7,136 63	1,250,731 20	583,957 46	22,408 13
1881-82.....	7,749,804 47	191,075 06	3,968 52	1,290,724 90	581,695 72	20,741 89
1882-83.....	7,668,552 89	194,255 80	39,913 76	1,344,136 83	615,588 48	24,730 58
1883-84.....	7,709,180 61	179,766 58	50,138 66	1,403,863 61	615,044 90	38,187 55
1884-85.....	9,419,482 19	232,641 02	154,854 49	1,482,051 48	627,252 56	86,322 16
1885-86.....	10,137,008 66	282,390 85	64,530 01	1,606,270 77	707,832 47	203,312 02
1886-87.....	9,682,928 87	195,759 40	91,982 98	1,592,952 62	657,114 57	253,759 10
1887-88.....	9,823,313 00	205,363 29	138,228 83	1,939,077 79	678,814 65	311,159 17
1888-89.....	10,148,931 97	202,276 25	71,313 77	1,736,644 34	685,806 78	161,629 29
1889-90.....	9,656,841 16	186,336 97	44,071 98	1,887,237 20	709,784 12	153,398 44
1890-91.....	9,584,136 74	184,711 47	77,356 94	1,938,078 57	726,592 27	158,053 05
1891-92.....	9,763,978 34	176,036 62	7,901 44	2,027,860 79	750,723 23	156,563 92
1892-93.....	9,806,888 45	212, 90 83	1,102 80	2,095,513 89	736,457 40	258,635 32
1893-94.....	10,212,596 13	166,444 39	14,531 40	2,131,360 81	745,504 00	264,879 66
1894-95.....	10,466,294 44	162,590 31	116,359 91	2,002,311 36	755,682 97	216,740 30
1895-96.....	10,502,429 90	166,315 43	82,260 42	2,055,287 52	758,270 08	210,877 61
1896-97.....	10,645,663 27	196,220 73	119,093 42	2,101,813 80	774,761 69	224,389 63
1897-98.....	10,516,757 90	152,880 16	47,097 32	2,359,968 55	765,608 28	245,231 59
1898-99.....	10,855,111 84	160,002 92	13,254 10	2,482,484 65	815,454 91	258,782 02
1899-1900.....	10,699,645 20	174,028 29	53,165 83	2,465,639 84	827,560 88	461,560 75
1900-1901.....	10,807,954 65	162,828 18	39,632 89	2,480,336 90	873,232 90	447,299 33
1901-1902.....	10,975,935 15	210,864 57	52,385 05	2,569,380 59	949,229 85	481,428 33
1902-1903.....	11,068,139 17	229,673 10	65,295 22	2,620,588 46	959,948 08	436,462 49
1903-1904.....	11,128,636 72	282,244 11	6,739 69	2,315,066 41	984,257 75	625,315 63
1904-1905.....	10,630,115 05	276,071 76	...	2,261,618 27	997,718 48	698,210 65
1905-1906.....	10,814,697 40	331,534 12	15,367 59	2,317,436 74	1,171,358 62	603,590 34
1906-07 (9 mos).....	6,712,771 14	231,689 78	12,858 65	1,177,146 71	867,798 58	625,812 23
1907-08.....	10,973,596 88	350,630 22	33,129 97	2,231,263 27	1,221,510 49	1,218,242 38
1908-09.....	11,604,581 23	326,953 16	20,753 52	1,922,525 20	1,240,364 28	1,403,569 01
1909-10.....	13,098,160 61	358,293 66	679 01	1,441,030 96	1,246,095 32	983,379 93
1910-11.....	12,535,850 81	374,847 14	1,929 83	1,293,416 40	1,292,401 79	1,319,995 30
1911-12.....	12,250,396 56	447,456 66	7,553 69	1,156,456 16	1,300,513 79	1,567,021 83
1912-13.....	12,605,882 48	483,612 65	19,375 00	1,384,285 36	1,335,243 30	2,536,077 49
1913-14.....	12,893,504 95	460,023 96	27,169 94	1,371,128 61	1,399,456 70	3,224,779 63
1914-15.....	15,736,742 94	451,324 03	103,405 58	1,645,811 53	1,469,504 46	3,618,487 55
1915-16.....	21,421,584 86	435,527 28	296,398 70	1,773,021 11	1,477,238 43	3,452,163 76
1916-17.....	35,802,566 68	496,386 54	...	1,471,697 50	1,484,681 68	3,614,813 85
1917-18.....	47,845,584 51	488,706 92	5 45	3,183,492 66	1,485,390 13	5,816,018 06
1918-19.....	77,431,432 10	723,336 23	582,340 17	1,448,495 35	1,495,688 41	3,884,928 51

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TABLE VIII.—Comparative Statement of Expenditure on account of Consolidated Fund, etc.—*Continued.*

Year.	MISCELLANEOUS EXPENDITURE— <i>Continued.</i>					
	Boundary Survey, United States and Canada.	Census.	Civil Government.	Dominion Forces, Manitoba.	Fisheries.	Mines (Geological Survey).
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1867-68.			594,441 82		30,572 06	20,400 00
1868-69.			559,643 06		33,001 84	20,400 00
1869-70.			620,348 73		61,312 57	30,400 00
1870-71.		159,506 37	642,300 50		97,827 51	36,400 00
1871-72.		217,604 68	663,189 43		93,325 18	36,678 07
1872-73.		57,565 44	750,874 40	147,367 91	97,878 20	45,800 00
1873-74.	81,723 60	39,470 34	883,685 53	209,169 42	76,247 11	47,200 00
1874-75.	121,741 66	18,392 18	909,265 73	133,227 10	66,584 68	49,200 00
1875-76.	134,105 18	10,191 05	841,995 39	81,916 53	108,183 73	51,007 60
1876-77.		7,546 75	812,193 03	29,969 17	96,348 08	50,000 00
1877-78.	43,905 69	1,053 66	823,369 80	11,210 18	93,262 28	49,999 74
1878-79.			861,170 85		82,319 07	49,578 93
1879-80.			898,605 16		86,162 55	49,999 16
1880-81.		127,033 56	915,958 78		80,560 35	61,688 86
1881-82.		252,671 42	946,031 65		92,700 71	64,554 33
1882-83.		38,163 49	986,721 47		168,977 35	60,245 30
1883-84.		20,579 88	1,084,417 79		286,700 14	59,531 03
1884-85.		5,059 44	1,139,495 49		273,174 78	60,015 96
1885-86.			1,190,370 68		374,394 76	78,557 69
1886-87.			1,211,850 63		415,443 21	55,946 89
1887-88.			1,258,618 15		416,182 38	57,542 52
1888-89.			1,281,713 70		355,595 93	60,055 91
1889-90.			1,308,846 95		328,893 66	62,096 21
1890-91.		252,134 38	1,334,200 59		374,202 16	66,614 48
1891-92.		269,939 40	1,325,087 20		384,610 66	63,411 77
1892-93.	33,271 03	27,917 98	1,367,570 29		482,381 47	59,398 75
1893-94.	61,869 85		1,402,279 49		466,750 76	60,159 95
1894-95.	44,565 00		1,422,227 97		443,822 95	68,151 41
1895-96.	28,358 14		1,396,628 36		427,250 58	52,668 50
1896-97.	15,484 14		1,418,846 69		443,586 85	67,000 00
1897-98.	7,696 31		1,399,422 44		441,724 75	57,000 00
1898-99.	9,774 77		1,411,817 48		412,367 88	62,945 41
1899-1900.	14,417 37		1,420,997 96		411,469 84	62,174 47
1900-1901.	22,471 91	249,907 17	1,474,919 24		491,351 27	61,911 50
1901-1902.		793,361 81	1,497,369 44		548,894 91	68,730 00
1902-1903.		106,609 54	1,554,791 72		527,829 12	78,746 26
1903-1904.		34,580 42	1,652,782 42		634,319 01	74,432 47
1904-1905.			1,797,059 88		979,888 70	111,953 68
1905-1906.			1,911,611 22		968,702 00	108,148 16
1906-07 (9 mos.).			1,487,495 53		693,685 65	94,984 65
1907-08.			2,088,416 01		956,196 23	180,398 98
1908-09.			3,283,265 16		951,728 10	247,659 35
1909-10.			4,268,390 26		1,148,048 30	236,454 68
1910-11.			4,463,094 87		760,734 69	244,274 67
1911-12.		1,201,614 29	4,774,678 00		843,856 98	261,718 83
1912-13.		111,801 04	5,109,458 60		921,953 14	383,343 19
1913-14.			5,607,794 95		1,220,519 19	470,506 66
1914-15.			6,157,966 62		1,465,360 65	470,194 07
1915-16.			6,408,856 63		1,115,303 29	469,787 33
1916-17.			6,466,358 63		1,050,155 69	390,873 01
1917-18.			6,890,952 45		1,111,277 42	380,761 73
1918-19.			7,234,897 46		1,027,149 91	392,018 25

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TABLE VIII.—Comparative Statement of Expenditure on account of Consolidated Fund, etc.—*Continued.*

Year.	MISCELLANEOUS EXPENDITURE— <i>Continued.</i>					
	Immigration.	Quarantine.	Indians.	Insurance Superintend- ence.	Legislation.	Lighthouse and Coast Service.
	£ cts.	£ cts.	£ cts.	£ cts.	£ cts.	£ cts.
1867-68	36,049 76	24,346 47	.....	.....	595,810 48	174,982 78
1868-69	26,951 80	16,195 75	.....	.....	409,613 70	190,670 68
1869-70	55,965 99	15,968 85	6,080 00	.....	379,753 06	229,682 46
1870-71	51,004 20	17,785 83	6,080 00	.....	356,205 84	334,692 56
1871-72	109,953 90	19,012 78	43,934 79	.....	393,963 89	345,682 58
1872-73	265,717 79	21,651 04	63,776 00	.....	614,487 09	480,375 57
1873-74	291,296 57	27,276 30	146,068 31	.....	784,048 15	537,057 63
1874-75	278,776 99	23,993 69	195,499 59	.....	572,273 41	490,256 58
1875-76	338,179 10	47,666 26	276,325 00	8,032 91	627,239 67	545,848 62
1876-77	309,352 90	44,598 14	301,596 00	7,512 76	596,006 34	471,278 49
1877-78	154,351 42	26,340 02	421,503 66	8,577 48	618,035 38	461,967 71
1878-79	186,403 06	25,820 99	489,327 29	8,517 16	748,007 58	447,566 92
1879-80	161,213 32	21,991 03	694,512 72	9,551 73	598,105 16	426,304 18
1880-81	214,251 05	36,561 94	895,097 17	9,579 71	611,375 73	443,724 36
1881-82	215,339 24	37,721 78	1,183,414 40	9,072 87	582,200 36	461,880 74
1882-83	373,957 71	63,776 73	1,106,961 46	9,874 83	740,768 26	491,546 35
1883-84	511,208 83	64,117 89	1,116,153 87	9,854 54	662,767 23	520,524 38
1884-85	423,860 90	82,517 11	1,109,604 08	10,223 32	649,538 35	532,446 12
1885-86	257,354 93	90,220 62	1,195,093 36	8,577 92	1,037,778 68	553,515 08
1886-87	341,236 39	121,627 31	1,201,391 32	9,250 09	977,302 17	512,811 76
1887-88	241,789 09	67,701 47	1,000,802 33	7,244 31	807,424 63	489,258 01
1888-89	202,499 26	90,052 68	1,112,775 67	7,773 46	701,170 42	511,779 37
1889-90	110,091 76	72,245 19	1,107,824 31	7,647 15	932,187 30	466,115 86
1890-91	181,045 38	77,243 90	987,435 15	7,664 88	596,486 67	492,596 99
1891-92	177,604 82	80,083 30	894,265 54	8,541 87	1,302,876 50	503,639 12
1892-93	180,677 43	101,954 31	556,552 39	9,094 27	807,231 83	503,011 66
1893-94	202,235 52	113,571 43	968,563 17	9,578 20	698,006 64	476,635 07
1894-95	195,652 97	101,320 11	955,493 77	10,017 54	941,570 41	475,903 32
1895-96	120,199 00	95,247 16	880,408 48	10,038 79	904,687 95	466,057 55
1896-97	127,438 14	120,161 60	908,063 98	10,611 56	1,134,772 94	445,742 79
1897-98	261,194 90	537,243 59	952,584 14	10,165 46	729,829 05	474,216 67
1898-99	235,878 88	136,743 52	986,219 77	10,247 99	892,354 14	545,644 90
1899-1900	434,562 61	136,067 52	1,037,435 55	11,223 61	830,301 87	523,485 07
1900-1901	444,729 63	170,165 68	1,019,329 12	12,824 11	1,172,725 92	578,617 71
1901-1902	494,841 55	264,737 78	1,057,130 55	13,500 00	991,432 78	696,311 02
1902-1903	642,913 74	263,330 72	1,077,811 00	14,947 29	789,204 69	964,143 74
1903-1904	714,788 50	217,765 32	1,079,781 31	15,685 57	1,266,795 00	1,275,016 87
1904-1905	972,356 69	302,758 28	1,173,861 43	17,587 50	1,713,172 35	2,597,307 03
1905-1906	842,668 23	624,758 32	1,198,350 34	18,146 66	1,351,916 45	2,530,307 61
1906-1907 (9 mos.)	611,200 76	395,906 63	940,679 72	15,920 96	1,322,074 62	2,026,611 92
1907-08	1,074,696 51	150,048 18	1,276,963 72	25,157 72	1,150,609 69	2,835,542 77
1908-09	979,326 16	121,665 29	1,307,245 09	10,277 87	1,543,327 99	2,721,801 57
1909-10	960,676 03	138,136 01	1,287,404 42	.....	1,837,348 48	2,127,943 61
1910-11	1,079,129 85	237,999 23	1,449,961 18	.....	1,655,418 53	1,979,838 25
1911-12	1,361,999 93	182,392 43	1,756,565 29	.....	2,439,807 42	2,128,242 85
1912-13	1,427,111 96	204,331 69	1,818,186 46	.....	1,379,130 08	2,262,735 19
1913-14	1,893,297 77	220,927 83	2,182,470 95	.....	1,403,189 48	2,324,103 30
1914-15	1,658,181 68	232,874 90	2,400,629 92	.....	2,376,983 66	2,583,025 71
1915-16	1,307,180 46	293,303 69	2,190,343 48	.....	1,180,363 26	1,937,759 08
1916-17	1,181,291 27	296,098 39	1,951,491 51	.....	1,651,742 60	1,769,288 90
1917-18	1,211,954 01	239,451 39	1,922,761 20	3,073,334 28	1,860,309 85
1918-19	1,112,079 17	227,389 18	1,971,172 16	1,766,400 84	1,901,246 89

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TABLE VIII.—Comparative Statement of Expenditure on account of Consolidated Fund, etc.—*Continued.*

Year.	MISCELLANEOUS EXPENDITURE— <i>Continued.</i>					
	Mail Subsidies and Steamship Subventions.	Marine Hospitals.	Militia and Defence.	Miscellaneous.	Mounted Police.	Northwest Territories Government.
	§ cts.	§ cts.	§ cts.	§ cts.	§ cts.	§ cts.
1868..	177,349 33	21,048 22	1,013,015 69	93,451 95		
1869..	253,746 67	34,837 16	937,513 35	29,784 51		
1870..	288,999 02	36,742 09	1,245,972 83	97,682 90		
1871..	286,098 97	35,551 58	908,732 86	9,636 05		
1872..	342,107 98	44,536 16	1,654,235 34	39,422 02		
1873..	363,447 98	48,150 43	1,248,663 93	63,848 57		
1874..	285,882 29	66,462 53	1,122,282 27	102,160 20	199,599 14	12,729 91
1875..	287,772 40	59,021 93	1,013,943 84	75,382 96	333,583 90	32,497 10
1876..	261,588 89	60,971 57	978,530 41	86,026 20	369,518 39	4,282 47
1877..	314,941 50	62,408 52	550,451 87	87,733 30	352,749 05	17,774 13
1878..	257,534 08	57,484 60	618,136 58	62,968 61	334,748 50	18,199 20
1879..	257,701 51	58,237 34	777,698 90	91,027 25	344,823 77	10,574 90
1880..	235,833 34	55,031 23	690,618 93	174,191 46	332,855 12	9,527 97
1881..	201,503 34	52,183 27	667,000 51	91,649 95	289,845 23	18,279 85
1882..	210,930 00	53,100 57	772,811 79	97,498 01	368,456 47	19,305 20
1883..	237,500 79	49,879 31	734,354 25	209,624 64	477,825 45	29,048 22
1884..	238,054 01	51,312 62	989,498 22	301,732 93	485,983 66	34,637 07
1885..	261,778 89	55,391 28	†2,707,757 77	431,112 29	564,249 64	48,547 76
1886..	271,457 20	49,359 67	1,178,659 10	433,413 38	1,029,369 20	*3,234,587 61
1887..	273,496 65	52,252 32	1,193,692 77	267,156 02	781,664 42	110,373 95
1888..	342,613 33	49,445 29	1,273,178 59	359,646 71	862,965 06	104,891 94
1889..	304,254 17	52,332 34	1,323,551 56	415,707 68	829,701 46	177,015 45
1890..	286,315 13	41,729 11	1,287,013 59	174,066 18	753,093 50	180,692 89
1891..	321,117 96	35,167 74	1,279,513 65	181,795 33	740,979 07	249,237 50
1892..	273,297 37	34,102 71	1,246,308 05	164,787 12	701,932 32	244,768 56
1893..	413,938 59	36,143 97	1,419,745 89	251,407 72	615,479 21	276,446 03
1894..	530,702 66	38,403 94	1,284,517 17	187,974 04	611,263 21	276,951 99
1895..	513,268 03	38,589 05	1,574,013 76	172,645 57	646,125 17	303,626 74
1896..	534,916 63	36,683 36	1,136,713 54	172,363 61	533,014 17	330,702 99
1897..	553,812 08	38,139 68	1,667,588 20	104,628 85	526,162 05	320,535 66
1898..	589,773 21	38,162 56	1,514,472 36	181,410 93	865,415 96	347,687 34
1899..	584,056 31	37,353 29	2,112,291 79	318,907 57	402,628 88	357,024 69
1900..	599,831 92	37,741 36	1,846,178 79	381,336 56	843,989 11	354,209 97
1901..	629,198 18	36,141 37	2,061,674 17	290,940 36	912,150 59	504,387 74
1902..	624,956 25	51,827 13	2,060,978 71	1,146,120 58	948,215 66	491,923 89
1903..	799,285 99	48,750 15	1,963,099 38	528,231 07	990,034 92	802,466 46
1904..	851,747 97	50,301 78	2,252,030 46	960,089 81	949,783 90	894,150 98
1905..	1,027,074 73	51,731 56	2,630,700 33	778,655 88	1,013,309 06	1,259,412 06
1906..	1,227,560 19	50,730 58	4,294,124 62	946,037 29	1,004,079 19	259,520 45
1907 (9 mos.)..	1,128,876 72	38,155 67	3,347,037 87	560,083 26	647,836 24	4,235 96
1908..	1,590,383 96	67,585 17	5,498,183 60	752,074 41	649,867 49	5,964 54
1909..	1,684,683 44	56,993 87	5,221,644 79	1,378,224 85	663,783 01	4,305 25
1910..	1,768,372 86	66,349 26	4,679,956 24	852,552 19	676,637 34	4,955 81
1911..	1,918,941 23	56,163 73	6,868,651 29	1,129,453 23	713,813 43	5,743 69
1912..	1,904,513 91	57,016 11	7,580,600 29	769,160 36	696,693 45	5,597 93
1913..	1,952,525 10	53,690 26	9,112,474 90	2,016,811 67	783,888 11	3,493 93
1914..	2,383,686 58	55,909 64	11,171,398 63	1,878,521 48	963,650 95	3,675 87
1915..	2,162,632 85	65,801 04	10,060,617 74	2,837,136 98	952,017 98	2,870 25
1916..	1,768,757 27	66,740 80	4,681,502 99	1,153,894 11	1,395,022 45	5,232 08
1917..	1,990,581 66	66,817 30	4,301,784 90	1,196,613 97	1,179,669 95	5,147 52
1918..	1,853,319 55	53,169 41	3,912,458 64	2,354,495 86	1,031,156 82	5,890 66
1919..	1,341,849 97	74,291 36	3,253,875 58	9,515,933 45	719,142 73	4,962 60

† This amount includes \$1,697,851.52 Northwest rebellion expenditures.

" " 83,177,220.50 " " " "

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TABLE VIII.—Comparative Statement of Expenditure on Account of Consolidated Fund, etc.—*Continued.*

Year.	MISCELLANEOUS EXPENDITURE— <i>Continued.</i>					
	Ocean and River Service.	Penitentiaries.	Pensions.	Police.	Public Works.	Railways and Canals.
	£ cts.	£ cts.	£ cts.	£ cts.	£ cts.	£ cts.
1867-68.....	92,162 24	209,369 42	56,421 60	49,176 17	126,269 78	.....
1868-69.....	63,510 31	269,817 26	50,564 18	46,321 12	65,015 27	413 53
1869-70.....	54,309 45	211,981 62	53,586 28	49,494 21	120,031 02	6,208 21
1870-71.....	72,939 86	219,212 25	52,611 49	39,547 35	597,274 96	168,583 73
1871-72.....	81,905 46	205,111 23	62,251 42	37,281 24	839,786 26	25,777 30
1872-73.....	92,742 34	270,661 20	49,204 04	49,813 99	1,297,999 11	299,614 64
1873-74.....	121,818 14	395,551 76	56,453 84	56,387 54	1,778,915 88	47,085 15
1874-75.....	165,699 89	337,593 55	63,656 58	54,563 06	1,756,010 11	1,065 53
1875-76.....	284,941 07	312,015 31	110,201 04	13,427 73	1,948,241 82	700 00
1876-77.....	147,393 57	303,168 98	112,531 13	11,355 62	1,262,823 27	.....
1877-78.....	144,857 82	308,101 69	105,842 05	10,616 44	997,469 70	1,125 00
1878-79.....	141,175 25	308,482 61	107,795 04	11,122 08	1,013,023 10	570 00
1879-80.....	149,501 52	270,381 54	102,888 95	12,368 05	1,046,341 97	5,584 90
1880-81.....	227,966 29	307,366 29	96,388 66	13,525 77	1,108,814 85	299,951 08
1881-82.....	187,809 29	293,616 76	101,196 96	12,841 11	1,342,000 48	81,440 26
1882-83.....	200,982 42	286,424 86	98,446 13	18,490 19	1,765,255 64	94,543 59
1883-84.....	231,519 23	296,996 32	95,542 72	20,124 49	2,908,851 65	204,090 12
1884-85.....	280,275 58	287,551 67	89,879 38	18,953 14	2,392,362 74	86,026 44
1885-86.....	206,476 02	310,782 46	88,319 37	17,341 33	2,046,552 32	87,356 20
1886-87.....	205,031 10	311,267 45	102,109 24	16,678 44	2,133,315 59	121,629 13
1887-88.....	211,462 27	320,776 61	120,333 85	16,812 20	2,162,116 29	176,889 89
1888-89.....	318,098 91	319,436 26	116,029 78	18,306 88	2,299,231 24	188,660 00
1889-90.....	164,046 70	349,839 40	107,391 45	20,464 61	1,972,501 18	214,189 97
1890-91.....	199,277 26	353,158 32	103,850 35	21,459 87	1,937,545 72	199,083 59
1891-92.....	177,185 37	344,528 66	92,456 67	21,788 76	1,627,851 24	219,732 61
1892-93.....	193,349 78	346,353 93	90,309 06	22,157 25	1,927,832 45	237,638 91
1893-94.....	211,922 67	446,134 16	86,927 18	21,947 47	2,033,954 91	133,996 60
1894-95.....	205,092 65	449,599 81	84,349 36	21,943 13	1,742,316 89	252,716 00
1895-96.....	181,451 71	385,227 58	86,080 31	22,703 38	1,299,768 89	126,443 94
1896-97.....	183,257 60	409,598 23	90,881 89	23,788 82	1,163,718 54	134,405 10
1897-98.....	145,553 22	280,395 09	96,187 09	22,100 04	1,701,312 95	190,490 30
1898-99.....	330,254 23	416,939 48	96,128 60	24,442 41	1,902,664 27	384,850 12
1899-1900.....	247,784 93	438,421 22	93,453 39	28,276 88	2,289,888 75	188,826 45
1900 01.....	233,161 59	456,350 68	93,551 28	68,980 95	3,386,632 16	210,414 02
1901-02.....	496,190 57	438,072 92	83,304 65	60,241 16	4,221,293 59	272,296 14
1902-03.....	417,136 56	477,839 82	87,924 75	28,280 34	4,065,553 27	328,315 52
1903-04.....	566,546 78	448,845 83	113,494 53	31,984 27	4,607,330 45	400,862 35
1904-05.....	1,052,677 44	463,720 09	140,423 55	31,219 74	6,765,446 01	489,751 23
1905-06.....	1,013,682 90	527,883 77	179,024 49	37,265 22	7,484,715 72	452,058 49
1906-7 (9 mos.).....	679,154 74	423,263 06	125,832 26	29,268 65	5,520,571 42	390,209 84
1907-08.....	881,221 19	594,618 80	187,557 30	43,322 68	8,721,326 98	730,311 65
1908-09.....	1,204,804 76	545,112 67	191,532 56	44,936 86	12,300,184 05	987,691 92
1909-10.....	803,922 22	538,202 67	216,697 49	51,808 11	7,261,218 22	8 5,974 86
1910-11.....	869,164 16	527,760 92	240,585 69	64,481 10	8,621,431 25	635,018 09
1911-12.....	1,128,907 73	653,482 79	245,044 66	82,145 35	10,344,487 21	763,006 72
1912-13.....	1,121,200 11	764,831 10	283,188 27	97,951 22	13,468,505 20	667,356 38
1913-14.....	1,216,278 06	910,413 17	311,900 37	119,892 11	19,007,512 63	732,348 03
1914-15.....	1,133,716 74	860,031 11	358,557 52	118,894 94	19,343,532 35	727,205 72
1915 16.....	1,215,917 52	903,318 11	671,133 25	116,664 54	12,039,252 06	671,590 43
1916-17.....	1,113,871 71	913,207 93	2,814,545 52	128,504 62	8,633,005 80	730,524 87
1917-18.....	1,192,673 76	980,167 64	8,155,691 50	128,966 02	7,432,900 95	444,028 52
1918-19.....	1,365,199 29	1,007,586 40	18,282,440 38	148,488 98	6,295,059 71	559,695 15

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TABLE VIII.—Comparative Statement of Expenditure on account of Consolidated Fund, etc.—*Continued.*

Year.	MISCELLANEOUS EXPENDITURE— <i>Concluded.</i>					
	Scientific Institutions.	Settler's Relief, Manitoba.	Steamboat Inspection.	Subsidies to Provinces.	Super- annuation.	Yukon. Provisional District.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1867-68.....	8,200 00		10,406 93	2,753,966 46		
1868-69.....	8,950 00		11,299 99	2,604,050 13		
1869-70.....	9,150 00		7,396 96	2,588,604 96		
1870-71.....	9,379 82		8,321 00	2,624,940 23	12,880 49	
1871-72.....	16,618 15		8,500 00	2,930,113 10	38,842 81	
1872-73.....	18,830 54		13,266 00	2,921,399 87	53,026 03	
1873-74.....	50,614 38		10,291 58	3,752,757 48	64,442 84	
1874-75.....	44,629 76		12,199 81	3,750,961 88	77,298 25	
1875-76.....	46,047 72	83,405 80	13,081 86	3,690,355 15	101,627 16	
1876-77.....	45,558 85		13,073 01	3,655,850 58	104,826 99	
1877-78.....	46,050 00		14,315 82	3,472,807 87	106,588 91	
1878-79.....	61,206 99		13,157 38	3,442,764 34	113,531 63	
1879-80.....	46,054 51		11,854 34	3,430,846 31	127,792 22	
1880-81.....	46,663 94		12,449 15	3,455,517 73	147,362 10	
1881-82.....	47,454 07		14,835 97	3,530,999 48	160,319 95	
1882-83.....	51,990 35		16,209 02	3,606,672 61	186,236 67	
1883-84.....	56,398 89		21,893 28	3,603,714 38	192,692 70	
1884-85.....	55,825 46		23,211 58	3,959,326 91	203,636 21	
1885-86.....	56,898 33		21,799 03	4,182,525 91	200,655 25	
1886-87.....	57,266 21		22,825 80	4,169,341 04	202,285 85	
1887-88.....	59,981 10		21,430 45	4,188,513 53	212,743 72	
1888-89.....	59,477 07		22,313 03	4,051,427 62	218,933 65	
1889-90.....	58,432 10		20,989 52	3,904,922 12	241,764 66	
1890-91.....	62,457 10		22,183 76	3,903,756 61	241,110 49	
1891-92.....	65,722 99		22,736 59	3,935,913 56	253,679 88	
1892-93.....	64,513 38		24,386 95	3,935,764 80	263,710 15	
1893-94.....	97,850 19		25,939 89	4,206,654 77	262,302 07	
1894-95.....	77,241 56		26,385 88	4,250,674 46	265,385 77	
1895-96.....	81,699 92		26,321 27	4,235,664 24	311,231 79	
1896-97.....	79,994 12		26,837 83	4,238,059 08	307,792 66	
1897-98.....	79,442 37		26,342 29	4,237,372 19	340,185 67	47,026 65
1898-99.....	86,813 02		28,035 49	4,250,636 47	325,560 47	1,098,378 96
1899-1900.....	83,255 35		27,965 72	4,250,607 60	323,398 52	331,850 21
1900-01.....	90,551 48		29,247 59	4,250,607 48	324,507 13	274,953 55
1901-02.....	155,285 10		27,493 80	4,402,097 64	338,764 35	296,931 98
1902-03.....	126,754 19		30,172 09	4,402,592 88	346,418 98	807,806 89
1903-04.....	125,123 52		33,608 87	4,402,291 68	355,423 79	638,387 51
1904-05.....	163,726 65		59,187 85	4,516,038 48	353,260 65	476,227 54
1905-06.....	284,271 51		37,576 19	6,726,372 88	356,280 71	405,734 84
1906-07 (9 mos.)...	292,823 67		32,459 55	6,745,133 68	269,346 81	294,023 29
1907-08.....	576,817 90		42,210 43	9,032,774 89	372,841 59	394,596 71
1908-09.....	553,921 40		41,226 47	9,117,143 28	390,319 32	353,973 44
1909-10.....	633,784 87	Soldiers Land Settlement.	40,782 77	9,361,388 20	406,877 05	330,431 08
1910-11.....	378,130 38		42,818 47	9,092,471 80	405,341 60	303,674 94
1911-12.....	417,350 30		45,353 11	10,281,044 98	417,045 16	324,241 97
1912-13.....	417,390 55		54,147 51	13,211,800 37	436,396 11	295,394 20
1913-14.....	490,540 90		63,714 12	11,280,468 67	443,556 87	347,917 27
1914-15.....	501,431 21		65,063 16	11,451,673 28	461,698 61	340,043 30
1915-16.....	463,494 42		64,884 01	11,451,673 28	454,342 04	344,575 39
1916-17.....	434,755 35		67,559 81	11,469,148 48	458,927 35	339,971 04
1917-18.....	361,592 93		70,380 61	11,369,148 48	478,263 63	301,612 34
1918-19.....	375,575 33	207,558 94	72,873 53	11,327,236 48	495,016 94	183,243 08

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TABLE VIII.—Comparative Statement of Expenditures on account of Consolidated Fund, etc.—*Continued.*

Year.	COLLECTION OF REVENUE.				
	Adulteration of Food.	Culling Timber.	Customs.	Dominion Lands.	Excise.
	\$ cts.	\$ cts	\$ cts.	\$ cts.	\$ cts.
1867-68.....		69,450 93	477,503 82		78,939 00
1868-69.....		67,089 33	496,049 94		109,414 56
1869-70.....		74,096 60	505,109 31		119,461 43
1870-71.....		62,130 22	500,441 49	14,243 97	129,563 56
1871-72.....		65,697 26	528,735 62	200,519 81	142,732 09
1872-73.....		69,691 90	567,765 36	237,676 19	171,704 85
1873-74.....		82,886 43	727,629 36	282,696 28	206,935 28
1874-75.....		81,956 33	682,673 65	185,218 92	199,253 72
1875-76.....	2,601 83	66,596 95	721,908 60	212,841 27	218,359 81
1876-77.....	4,903 46	68,171 76	721,604 95	90,521 71	211,157 18
1877-78.....	5,964 94	49,940 88	714,527 77	87,628 52	215,024 50
1878-79.....	7,797 02	44,670 02	719,711 29	91,773 29	211,064 71
1879-80.....	8,887 37	44,651 89	716,126 23	117,802 98	219,284 91
1880-81.....	8,149 10	51,079 65	717,704 31	67,745 97	247,577 05
1881-82.....	9,968 06	51,360 65	723,913 85	81,899 57	280,573 51
1882-83.....	9,722 07	56,228 79	757,245 62	115,746 90	278,910 51
1883-84.....	11,754 49	54,866 17	798,837 96	166,898 69	303,610 28
1884-85.....	14,948 08	50,580 00	791,537 91	178,727 29	309,268 29
1885-86.....	13,523 79	49,284 56	800,107 34	194,965 58	310,022 00
1886-87.....	21,334 01	51,120 43	819,131 62	195,725 71	344,690 93
1887-88.....	25,622 06	49,596 23	851,025 36	184,546 94	373,348 44
1888-89.....	23,667 79	48,397 56	864,590 46	188,759 92	362,833 42
1889-90.....	23,259 37	30,781 16	873,400 10	173,574 29	362,996 45
1890-91.....	24,725 12	28,509 75	900,491 82	158,483 11	378,236 81
1891-92.....	23,387 94	26,143 22	904,890 50	132,807 24	400,049 52
1892-93.....	24,249 78	27,628 69	901,946 10	136,179 17	387,673 27
1893-94.....	24,006 67	25,281 18	921,039 92	133,305 06	484,949 72
1894-95.....	24,284 44	23,299 16	917,632 39	129,727 51	471,864 90
1895-96.....	24,312 98	17,237 38	896,332 50	119,968 08	470,869 86
1896-97.....	24,008 80	16,618 75	945,245 33	111,415 12	464,426 75
1897-98.....	24,940 20	19,245 87	971,320 11	91,296 26	468,320 37
1898-99.....	23,132 76	17,601 39	1,037,635 65	92,913 92	461,620 01
1899-1900.....	24,577 10	17,403 10	1,071,222 17	104,979 49	468,993 89
1900-1901.....	24,991 37	18,448 10	1,123,817 06	133,416 53	458,382 71
1901-1902.....	24,956 74	17,101 51	1,176,024 24	158,843 94	463,404 51
1902-1903.....	19,841 13	16,378 16	1,229,028 71	186,355 81	478,984 31
1903-1904.....	20,994 55	14,722 41	1,357,184 29	247,282 02	522,361 21
1904-1905.....	21,359 43	13,912 89	1,468,093 42	276,982 10	537,813 77
1905-1906.....	27,356 42	13,133 90	1,548,384 08	433,135 09	555,923 25
1906-07 (9 mos.).....	21,777 33	9,822 27	1,222,948 67	383,073 87	456,773 97
1907-08.....	26,574 95	12,904 15	1,923,854 17	562,711 74	636,892 07
1908-09.....	20,504 40	13,276 87	1,994,951 46	548,607 75	643,704 74
1909-10.....	22,163 39	12,756 40	2,025,453 11	599,613 07	660,464 77
1910-11.....	21,245 29	12,015 93	2,187,174 76	1,804,250 49	703,659 65
1911-12.....	22,786 19	11,969 70	2,443,846 23	2,277,099 87	735,967 75
1912-13.....	22,520 04	12,089 68	3,150,776 75	2,462,623 92	843,685 67
1913-14.....	30,202 27	8,798 43	3,849,083 86	3,286,480 25	858,165 50
1914-15.....	47,238 59	7,911 84	3,775,364 31	3,701,179 88	830,174 57
1915-16.....	44,721 51	6,838 15	3,685,399 40	3,418,297 80	897,671 34
1916-17.....	42,795 99	6,510 55	3,745,790 90	2,866,712 13	977,333 44
1917-18.....	46,643 09	6,046 41	4,064,319 87	2,552,303 58	1,255,005 79
1918-19.....	44,621 35	4,625 06	4,274,792 89	2,247,996 55	1,151,488 81

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TABLE VIII.—Comparative Statement of Expenditure on account of Consolidated Fund, etc.—*Continued.*

Year.	Bounties.	COLLECTION OF REVENUE— <i>Continued.</i>					Public Works.
		Inspection of Staples.	Liquor License Act.	Minor Revenues.*	Post Office.		
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1867-68.				16,841 91	616,892 21		44,783 22
1868-69.				21,778 26	787,886 32		51,039 41
1869-70.				32,804 16	808,622 77		68,560 13
1870-71.				35,436 78	815,470 59		78,300 12
1871-72.				39,369 95	929,609 33		92,206 63
1872-73.				22,262 12	1,067,866 09		118,021 66
1873-74.				11,371 03	1,387,270 48		128,859 65
1874-75.		1,499 52		23,867 04	1,520,861 21		157,680 64
1875-76.		537 72		20,024 02	1,622,827 10		147,215 00
1876-77.		618 64		20,181 01	1,705,311 54		112,486 17
1877-78.		1,020 08		21,785 45	1,724,938 52		97,123 93
1878-79.		622 94		27,888 26	1,784,423 88		110,618 25
1879-80.		966 94		28,732 52	1,818,271 05		103,170 01
1880-81.		573 73		3,575 08	1,876,657 96		199,948 28
1881-82.		933 44		5,916 41	1,980,567 25		137,679 97
1882-83.		460 17		5,445 20	2,176,089 09		147,411 14
1883-84.		706 40	3,840 65	2,821 78	2,312,965 27		180,688 65
1884-85.		847 96	2,230 45	2,587 92	2,488,315 36		180,360 91
1885-86.		1,797 38	53,515 86	6,478 11	2,763,186 41		191,836 30
1886-87.		1,801 80	186,342 30	3,973 35	2,818,907 22		173,612 82
1887-88.		2,549 22	6,340 29	3,868 59	2,889,728 59		154,187 05
1888-89.		2,370 00	338 48	3,773 99	2,982,321 48		215,085 51
1889-90.		2,040 51	268 08	5,221 91	3,074,469 91		186,345 83
1890-91.		1,930 41	1,230 84	3,810 97	3,161,675 72		196,580 19
1891-92.		2,258 46		3,529 84	3,316,120 63		190,386 22
1892-93.		1,659 56	15 00	4,478 38	3,421,203 17		149,390 98
1893-94.		2,208 06		5,532 27	3,517,261 31		154,257 24
1894-95.		2,354 73		1,585 49	3,593,647 47		151,698 22
1895-96.		2,576 94	12 61	1,833 73	3,665,011 30		159,460 22
1896-97.		2,921 38		859 10	3,789,478 34		147,567 92
1897-98.		4,161 83		1,575 08	3,575,411 99		156,313 85
1898-99.		5,100 00		2,078 66	3,603,799 10		165,907 30
1899-1900.		18,508 87		1,986 69	3,758,014 61		182,859 42
1900-1901.		14,834 99		1,718 49	3,931,446 01		272,808 72
1901-1902.		13,509 60		1,750 53	4,023,636 82		498,513 41
1902-1903.		66,261 19		2,658 50	4,105,178 48		562,403 51
1903-1904.		73,509 72		1,112 87	4,347,540 84		454,700 41
1904-1905.		88,641 49		1,949 32	4,634,527 78		560,360 50
1905-1906.		109,939 80		1,777 12	4,921,577 22		560,169 48
1906-07 (9 mos.)		84,531 52		1,246 12	3,979,557 34		456,814 03
1907-08.		132,487 70		2,704 18	6,005,929 74		583,952 65
1908-09.		160,184 62		1,986 81	6,592,386 40		625,034 23
1909-10.		184,871 02		680 29	7,215,337 47		576,490 81
1910-11.		204,594 80		522 69	7,954,222 79		594,868 80
1911-12.	538,530 84	226,894 75			9,172,035 47		651,553 81
1912-13.	235,233 55	340,294 82			10,882,804 57		686,370 64
1913-14.	143,652 47	450,737 57			12,822,058 41		780,455 41
1914-15.	124,272 23	2,353 63			15,961,191 47		799,152 31
1915-16.	109,236 68	2,066 60			16,009,138 77		857,877 09
1916-17.	101,428 28	2,592 82			16,300,578 65		849,341 07
1917-18.	113,496 85	2,240 38			18,046,557 90		842,647 51
1818-19.	270,802 48	2,352 99			19,273,758 11		877,471 84

* From 1911 transferred to "Adulteration of Food."

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TABLE VIII.—Comparative Statement of Expenditure on account of Consolidated Fund, etc.—*Concluded.*

Year.	COLLECTION OF REVENUE— <i>Concluded.</i>					Total.
	Labour.	Naval Service.	Railways and Canals.	Trade and Commerce.	Weights, Measures, Gas and Electric Light.	
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1867-68.....			581,503 11			13,486,092 96
1868-69.....			641,813 65			14,038,084 00
1869-70.....			743,070 14			14,345,509 58
1870-71.....			752,771 60			15,623,081 72
1871-72.....			913,236 45			17,589,468 82
1872-73.....			1,378,163 62			19,174,647 92
1873-74.....			2,260,820 07			23,316,316 75
1874-75.....			1,981,892 75		69,969 92	23,713,071 04
1875-76.....			1,897,282 83		99,785 05	24,488,372 11
1876-77.....			2,239,346 23		11,085 70	23,519,301 77
1877-78.....			2,374,313 97		96,484 66	23,503,158 25
1878-79.....			2,370,360 85		84,004 97	24,455,381 56
1879-80.....			2,226,456 21		60,566 76	24,850,634 45
1880-81.....			2,603,717 46		74,170 53	25,502,554 42
1881-82.....			2,755,832 95		69,323 49	27,067,103 58
1882-83.....			3,117,465 50		73,777 03	28,730,157 45
1883-84.....			3,122,103 01		83,523 12	31,107,706 25
1884-85.....			3,268,221 85		84,977 93	35,037,060 12
1885-86.....			3,339,670 25		84,363 72	39,011,612 26
1886-87.....			3,673,894 35		85,492 33	35,657,680 16
1887-88.....			4,160,332 20		88,618 27	36,718,494 79
1888-89.....			4,095,300 97		85,990 26	36,917,834 76
1889-90.....			4,362,200 26		88,383 23	35,994,031 47
1890-91.....			4,505,516 35		92,038 93	36,343,567 96
1891-92.....			4,337,876 96		88,707 27	36,765,894 18
1892-93.....			3,848,403 53		91,097 10	36,814,052 90
1893-94.....			3,760,549 82	9,249 30	94,975 58	37,585,025 52
1894-95.....			3,704,126 48	11,022 02	98,173 67	38,132,005 05
1895-96.....			3,826,225 51	9,462 80	97,925 32	36,949,142 03
1896-97.....			3,725,689 92	14,604 24	94,080 64	38,319,759 84
1897-98.....			4,049,274 60	17,186 71	90,617 50	38,832,525 70
1898-99.....			4,246,403 53	88,556 91	89,704 08	41,903,500 54
1899-1900.....			5,244,300 81	55,591 06	96,088 94	42,975,279 51
1900-1901.....			6,377,961 26	41,699 19	103,724 98	46,866,367 84
1901-1902.....			6,508,477 07	11,974 11	109,671 99	50,759,391 97
1902-1903.....			7,221,705 13	30,671 20	121,575 02	51,691,902 76
1903-1904.....			8,397,433 98	38,483 75	118,194 97	55,216,832 70
1904-1905.....			9,803,911 81	60,214 86	125,649 89	63,319,682 86
1905-1906.....			8,779,677 46	63,625 14	130,430 15	67,240,640 95
1906 07 (9 mos.).....			7,011,857 58	62,534 99	100,243 18	51,542,161 09
1907 08.....			10,586,113 90	102,881 04	150,323 99	76,641,451 59
1908-09.....			10,780,125 52	91,446 29	160,495 07	84,064,232 38
1909-10.....			10,215,037 82	132,103 17	166,223 58	79,111,747 12
1910-11.....	93,402 31	2,256,709 13	11,123,250 80	165,865 17	180,965 17	87,774,198 32
1911-12.....	53,399 31	1,901,494 18	12,330,462 75	158,938 66	205,224 52	98,161,440 77
1912-13.....	68,476 19	2,086,019 45	13,766,180 34	614,569 29	224,344 78	112,039,537 41
1913-14.....	80,474 24	2,066,150 22	14,935,138 21	1,805,441 02	258,095 83	127,384,472 99
1914-15.....	63,441 28	1,289,021 98	13,876,059 63	2,943,495 14	288,831 57	135,523,206 54
1915-16.....	56,741 58	1,154,426 27	20,777,829 68	1,897,215 68	305,215 24	130,350,726 90
1916-17.....	57,565 47	1,237,230 36	27,124,003 68	1,588,247 39	296,305 56	148,599,343 23
1917-18.....	75,261 50	1,069,572 70	31,819,607 65	1,381,621 36	322,549 33	178,284,312 83
1918-19.....	166,260 22	792,182 19	45,491,583 94	1,330,448 81	311,293 21	232,731,282 98

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TABLE IX.—Comparative Statement of the Debt of Canada, payable in London, from July 1, 1867, to March 31, 1919, according to the rate of interest it bears.

Year.	At 2½ per cent interest.	At 3 per cent interest.	At 3½ per cent interest.	At 4 per cent interest.
	§ cts.	§ cts.	§ cts.	§ cts.
1867.....				681,333 34
1868.....				681,333 34
1869.....				7,300,000 00
1870.....				7,300,000 00
1871.....				7,300,000 00
1872.....				7,300,000 00
1873.....				7,300,000 00
1874.....				16,060,000 00
1875.....				35,526,666 67
1876.....				47,633,333 33
1877.....				59,859,999 99
1878.....				59,859,999 99
1879.....				74,459,999 99
1880.....				89,059,999 99
1881.....				89,059,999 99
1882.....				89,059,999 99
1883.....				89,059,999 99
1884.....			24,333,333 33	89,059,999 99
1885.....			31,619,241 30	128,689,929 21
1886.....			24,333,333 33	140,856,595 87
1887.....			24,333,333 33	140,856,595 87
1888.....		6,375,333 33	24,333,333 33	140,856,595 87
1889.....		19,466,666 67	24,333,333 33	140,856,595 87
1890.....		19,466,666 67	24,333,333 33	142,803,262 53
1891.....		19,890,297 66	24,333,333 33	148,643,262 52
1892.....		30,727,506 24	24,333,333 33	140,856,595 87
1893.....		33,538,644 67	24,333,333 33	142,316,595 87
1894.....		39,652,242 08	24,333,333 33	143,289,929 20
1895.....		50,602,241 01	24,333,333 33	140,856,595 87
1896.....		50,602,241 01	24,333,333 33	140,856,595 87
1897.....		50,602,241 01	24,333,333 33	140,856,595 87
1898.....	9,733,333 33	50,602,241 01	24,333,333 33	140,856,595 87
1899.....	9,733,333 33	50,602,241 01	24,333,333 33	140,856,595 87
1900.....	9,733,333 33	50,602,241 01	24,333,333 33	140,856,595 87
1901.....	9,733,333 33	50,602,241 01	24,333,333 33	140,856,595 87
1902.....	9,733,333 33	50,602,241 01	24,333,333 33	140,856,595 87
1903.....	9,733,333 33	50,602,241 01	24,333,333 33	140,856,595 87
1904.....	9,733,333 33	50,898,661 62	24,333,333 33	124,514,290 52
1905.....	9,733,333 33	51,751,568 26	24,333,333 33	123,701,998 46
1906.....	9,733,333 33	53,532,034 82	24,333,333 33	117,139,649 24
1907 (9 mos.).....	9,733,333 33	53,532,034 82	39,339,339 99	104,972,982 58
1908.....	9,733,333 33	54,486,684 10	53,989,339 99	103,600,210 03
1909.....	9,733,333 33	55,105,899 30	78,322,673 32	81,666,143 36
1910.....	7,748,245 83	42,512,076 63	108,462,370 08	48,123,185 19
1911.....	4,888,185 64	42,649,469 49	151,248,720 60	22,244,845 23
1912.....	4,888,185 64	43,116,280 15	175,582,053 93	14,283,666 69
1913.....	4,888,185 64	43,226,130 55	175,582,053 93	8,273,333 34
1914.....	4,888,185 64	37,262,129 50	175,582,053 93	58,400,000 00
1915.....	4,888,185 64	37,271,230 16	175,582,053 93	93,926,666 66
1916.....	4,888,185 64	37,271,230 16	175,582,053 93	93,926,666 66
1917.....	4,888,185 64	37,271,230 16	175,582,053 93	93,926,666 66
1918.....	4,888,185 64	37,271,230 16	175,582,053 93	93,926,666 66
1919.....	4,888,185 64	37,271,230 16	175,582,053 93	93,926,666 66

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TABLE IX.—Comparative Statement of the Debt of Canada, etc.—*Concluded.*

Year.	At 5 per cent interest, 2½ per cent after 1908.	At 6 per cent interest, 4½ per cent after 1915.	Total.	Interest.	Average interest.
	§ cts.	§ cts.	§ cts.	§ cts.	per cent.
1867.....	31,822,282 55	34,565,500 03	67,069,115 92	3,692,297 45	5.55
1868.....	31,822,282 55	34,291,993 38	66,795,609 27	3,675,887 05	5.50
1869.....	34,257,615 89	34,289,560 05	75,847,175 94	4,062,254 39	5.35
1870.....	34,257,615 89	34,289,560 05	75,847,175 94	4,062,254 39	5.35
1871.....	34,257,615 89	34,253,546 72	75,811,162 61	4,060,093 59	5.35
1872.....	34,086,795 89	35,099,860 04	76,486,655 93	4,102,331 39	5.36
1873.....	33,985,082 58	34,852,633 36	76,187,715 94	4,082,412 15	5.36
1874.....	33,830,322 56	35,907,726 59	85,798,049 15	4,488,379 71	5.23
1875.....	33,830,322 56	30,604,033 29	99,961,022 52	4,948,824 77	4.95
1876.....	33,829,349 23	30,610,846 62	112,133,529 18	5,435,851 53	4.84
1877.....	33,828,375 90	28,789,253 29	122,477,629 18	5,813,173 97	4.74
1878.....	33,828,375 90	27,556,039 96	121,244,415 85	5,739,181 19	4.73
1879.....	33,828,375 90	20,019,033 29	128,307,409 18	5,870,960 78	4.57
1880.....	33,926,195 88	14,038,386 66	137,024,582 53	6,101,012 98	4.45
1881.....	33,926,195 88	12,614,886 66	135,601,082 53	6,015,602 99	4.43
1882.....	33,807,935 88	9,254,939 99	132,122,875 86	5,808,093 20	4.39
1883.....	33,806,962 55	7,320,440 00	130,187,402 54	5,691,974 52	4.37
1884.....	33,806,962 55	5,956,800 00	153,157,095 87	6,461,822 79	4.22
1885.....	2,433,333 34	5,948,526 66	168,691,030 51	6,732,848 86	3.99
1886.....	2,433,333 34	4,623,820 01	172,247,082 55	6,885,026 35	3.99
1887.....	2,433,333 34	4,052,473 35	171,675,735 89	6,850,745 57	3.99
1888.....	2,433,333 34	2,603,180 02	176,601,775 89	6,955,047 97	3.94
1889.....	2,433,333 34	1,149,506 69	188,239,435 90	7,260,567 58	3.85
1890.....	2,433,333 34	526,573 34	189,563,169 21	7,301,058 23	3.85
1891.....	2,433,333 34	526,573 34	195,826,800 19	7,547,367 16	3.85
1892.....	2,433,333 34	453,573 34	198,804,342 12	7,556,636 75	3.80
1893.....	2,433,333 34	453,573 34	203,075,480 55	7,699,370 91	3.79
1894.....	2,433,333 34	.....	209,708,837 95	7,894,497 77	3.76
1895.....	2,433,333 34	.....	218,225,503 55	8,125,664 40	3.72
1896.....	2,433,333 34	.....	218,225,503 55	8,125,664 40	3.72
1897.....	2,433,333 34	.....	218,225,503 55	8,125,664 40	3.72
1898.....	2,433,333 34	.....	227,958,836 88	8,368,997 73	3.67
1899.....	2,433,333 34	.....	227,958,836 88	8,368,997 73	3.67
1900.....	2,433,333 34	.....	227,958,836 88	8,368,997 73	3.67
1901.....	2,433,333 34	.....	227,958,836 88	8,368,997 72	3.67
1902.....	2,433,333 34	.....	227,958,836 88	8,368,997 72	3.67
1903.....	2,433,333 34	.....	227,958,836 88	8,368,997 73	3.67
1904.....	.....	.....	209,479,618 80	7,612,531 45	3.63
1905.....	.....	.....	209,520,233 38	7,610,555 66	3.63
1906.....	.....	.....	204,738,350 72	7,508,895 25	3.66
1907 (9 months).....	.....	.....	207,627,600 72	7,426,840 57	3.67
1908.....	.....	.....	221,809,567 45	7,911,569 14	3.56
1909.....	52,982,913 33	.....	277,810,962 64	9,891,308 85	3.56
1910.....	50,605,181 47	.....	257,451,059 20	9,087,869 80	3.53
1911.....	50,019,457 02	.....	271,050,677 98	9,460,917 34	3.49
1912.....	44,154,093 06	.....	282,024,279 47	9,788,190 09	3.47
1913.....	26,710,116 01	.....	258,679,819 47	8,896,923 09	3.43
1914.....	26,710,116 01	.....	302,842,485 08	10,723,069 76	3.54
1915.....	26,701,842 68	.....	338,369,979 07	12,144,099 22	3.59
1916.....	26,701,842 68	21,333,333 33	362,703,312 40	13,239,099 22	3.65
1917.....	26,701,842 68	24,333,333 33	362,703,312 40	13,239,099 22	3.65
1918.....	26,701,842 68	24,333,333 33	362,703,312 40	13,239,099 22	3.65
1919.....	26,701,842 68	24,333,333 33	362,703,312 40	13,147,849 13	3.62

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TABLE X.—Comparative Statement of the Liabilities and Assets of Canada, from July 1, 1867, to March 31, 1919, according to the rate of interest they bear.

LIABILITIES.						
Year.	Without interest.	At varying rates.	At 2½ per cent interest.	At 3 per cent interest.	At 3½ per cent interest.	At 3½ per cent interest, 4½ per cent after 1915.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1867	5,540,631 46	1,475,965 20				
1868	7,357,516 08	1,372,873 87				
1869	16,126,758 75	49,080 91				
1870	15,992,256 24	215,570 75				
1871	15,309,448 81					
1872	20,798,013 74					
1873	24,148,529 23	1,460,000 00				
1874	23,852,384 38					
1875	22,435,678 60	2,006,471 47				
1876	23,109,916 35					
1877	22,211,254 14	3,893,875 87				
1878	22,144,318 79	4,446,574 93				
1879	22,867,335 83	133,767 39				
1880	25,955,254 58					
1881	26,904,266 58					
1882	27,969,352 45					
1883	28,138,176 05					
1884	16,580,674 13				24,333,333 33	
1885	16,888,486 64				31,976,911 31	
1886	17,538,563 86				24,333,333 33	
1887	16,137,025 14				25,574,333 33	
1888	17,164,248 57			6,375,333 33	24,333,333 33	
1889	16,358,590 82			19,466,666 67	24,333,333 33	
1890	16,590,489 19			19,466,666 67	63,345,798 37	
1891	17,546,896 91			19,890,297 66	63,785,859 49	
1892	18,220,323 23	2,323,399 04		31,599,199 14	66,050,115 09	
1893	19,310,137 44			35,353,216 64	69,032,049 50	
1894	20,737,413 23			41,907,887 49	69,954,096 20	
1895	20,512,348 06			52,477,715 10	71,938,811 96	
1896	21,131,308 81			54,419,247 33	74,900,235 63	
1897	23,082,647 91		4,866,666 66	52,525,498 98	79,674,046 43	
1898	22,921,520 11		9,733,333 33	106,085,014 18	27,897,548 01	
1899	25,394,922 42		9,733,333 33	106,325,222 48	31,725,181 34	
1900	27,121,574 75		9,733,333 33	109,651,311 40	27,755,098 01	
1901	32,087,432 54		9,733,333 33	113,275,927 25	27,632,698 01	
1902	40,630,898 03		9,733,333 33	115,849,343 43	28,085,398 01	
1903	42,452,071 49		9,733,333 33	119,235,036 01	28,035,764 67	
1904	50,102,921 56		9,733,333 33	126,410,805 56	32,907,864 67	
1905	61,966,818 06	2,920,000 00	9,733,333 33	123,078,947 33	34,880,732 67	
1906	71,503,730 51	3,127,473 22	9,733,333 33	125,983,337 62	33,268,499 34	
1907 (9 mos.)	69,058,244 08	1,657,639 61	9,733,333 33	128,649,874 82	41,786,906 00	2,500,000 00
1908	74,217,122 45	9,299,999 99	9,733,333 33	130,796,887 93	56,262,206 00	2,500,000 00
1909	88,096,932 67	13,606,333 32	9,733,333 33	131,643,100 16	80,582,739 33	2,500,000 00
1910	96,659,298 30	17,033,333 33	7,748,245 83	118,417,093 86	110,771,936 09	2,500,000 00
1911	102,539,036 53		4,888,185 64	119,445,437 20	153,534,236 61	2,500,000 00
1912	119,649,199 64		4,888,185 64	124,470,591 70	177,803,381 94	2,500,000 00
1913	118,465,625 73		4,888,185 64	126,147,459 65	177,763,271 94	
1914	121,498,793 07	8,273,333 32	4,888,185 64	120,446,446 81	176,291,507 27	
1915	176,465,111 49	14,599,999 99	4,888,185 64	118,282,916 39	237,737,691 49	
1916	186,771,807 46		4,888,185 64	117,440,283 23	188,275,785 63	119,540,684 50
1917	205,846,162 79		4,888,185 64	120,802,011 66	188,238,175 63	119,540,684 50
1918	275,207,672 42	20,234,899 42	4,888,185 64	100,511,699 14	188,211,235 63	119,540,684 50
1919	313,404,358 49	227,307,298 08	4,888,185 64	99,885,772 28	188,183,135 63	119,540,684 50

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TABLE X.—Comparative Statement of the Liabilities and Assets of Canada.—
Continued.

LIABILITIES.

Year.	At 4 per cent interest.	At 5 per cent interest.	At 5½ per cent interest.	At 6 per cent interest.	At 7 per cent interest.	Total.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1867...	1,326,020 36	39,105,464 06		42,724,770 65	2,873,200 00	93,046,051 73
1868...	1,482,309 41	38,842,604 18		44,468,162 66	3,373,200 00	96,896,666 20
1869...	8,462,349 19	41,450,757 78		46,273,051 76		112,361,998 39
1870...	10,988,455 77	41,715,796 57		47,081,627 43		115,993,706 76
1871...	10,784,737 01	42,421,848 16		46,976,648 78		115,492,682 76
1872...	11,535,686 42	42,982,700 32		47,083,778 88		122,400,179 36
1873...	12,182,426 95	45,507,104 92		46,445,371 09		129,743,432 19
1874...	22,000,630 30	47,581,309 06		47,729,227 59		141,163,551 32
1875...	41,407,278 48	46,506,339 70		39,307,633 37		151,663,401 63
1876...	53,484,907 35	46,281,617 45		38,328,246 71		161,204,687 86
1877...	66,048,861 22	46,085,697 04		36,436,146 70		174,675,834 97
1878...	67,007,001 66	46,180,932 79		35,178,440 79		174,957,268 96
1879...	82,308,380 33	46,646,224 26		27,528,163 40		179,483,871 21
1880...	98,729,249 29	52,110,026 68		17,839,910 13		194,634,440 68
1881...	105,896,671 99	51,071,759 81		15,988,839 13		199,861,537 51
1882...	114,395,461 68	50,707,998 26		12,292,439 58		205,365,251 97
1883...	119,440,449 97	44,328,819 89		10,251,658 39		202,159,104 30
1884...	136,095,224 18	56,663,970 74		8,809,213 83		242,482,416 21
1885...	182,816,345 06	25,088,176 22		7,933,688 20		264,703,607 43
1886...	199,315,109 78	25,378,045 41		6,599,288 73		273,164,311 11
1887...	200,240,843 18	25,200,173 65		6,035,251 13		273,187,626 43
1888...	206,885,433 60	25,179,146 25		4,576,346 81		284,513,841 89
1889...	199,916,662 75	24,825,223 04		2,821,586 15		287,722,062 76
1890...	156,809,439 75	25,712,231 90		2,187,669 22		286,112,295 10
1891...	160,917,136 92	25,588,639 33		2,170,399 31		289,899,229 69
1892...	150,037,659 81	25,011,633 88		2,090,943 91		295,333,274 10
1893...	149,583,741 79	24,926,312 66		1,858,066 71		300,054,524 74
1894...	149,526,257 16	24,823,701 97		1,398,667 91		308,348,023 96
1895...	147,038,124 05	24,712,924 63		1,368,831 07		318,048,754 87
1896...	146,994,106 70	27,019,137 10		1,253,501 16		325,717,536 73
1897...	144,208,595 87	26,914,412 74		1,258,262 74		332,530,131 33
1898...	143,709,497 02	26,804,687 31		1,224,384 27		338,375,984 23
1899...	143,731,700 76	27,021,916 29		1,230,625 92		345,160,902 54
1900...	143,794,596 94	26,955,228 60		1,195,836 89		346,206,975 92
1901...	143,767,498 38	26,976,589 19		1,258,953 82		354,732,432 52
1902...	143,830,655 96	26,985,955 15		1,272,892 68	At 4½ per cent interest,	366,358,476 59
1903...	143,770,888 58	16,831,284 24		1,285,720 05		361,344,098 37
1904...	124,701,710 60	19,805,002 18		1,300,874 27	3½ per cent after 1908.	364,962,512 17
1905...	123,962,398 27	19,812,694 85		1,323,655 29		377,678,579 80
1906...	118,015,198 47	16,895,034 19		1,349,073 71	2,394,000 00	392,269,680 39
1907 (9 mos)...	108,239,490 66	14,579,569 25		1,367,748 37	2,394,000 00	379,966,826 02
1908...	106,463,809 80	15,142,472 03		1,397,326 72	2,394,000 00	408,207,158 25
1909...	82,814,596 03	15,147,924 14		1,427,554 71	52,982,913 33	478,535,427 02
1910...	49,916,903 64	15,564,797 33		1,446,256 14	50,605,181 47	470,663,015 99
1911...	24,890,709 33	15,571,041 91		1,553,383 18	50,019,457 02	474,941,487 49
1912...	18,105,714 66	15,164,152 97		1,603,272 16	44,154,093 06	508,338,591 77
1913...	12,421,941 83	15,169,758 69		1,666,195 84	26,710,116 01	483,232,555 24
1914...	63,376,328 28	15,172,698 86		1,733,959 60	26,710,116 01	544,391,368 86
1915...	99,789,349 69	20,172,698 86		1,836,018 14	26,701,842 68	700,473,814 37
1916...	100,859,369 91	90,559,250 35		1,950,593 02	26,701,842 68	936,987,892 42
1917...	102,001,709 55	511,905,776 06	100,000,000 00	2,078,759 18	26,701,842 68	1,382,043,267 69
1918...	102,974,724 86	407,216,823 24	615,579,663 05	2,238,468 31	26,701,842 68	1,863,333,838 89
1919...	103,944,650 94	386,703,246 95	1,203,724,751 58	2,351,798 00	26,701,842 68	2,676,635,724 77

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TABLE X.—Comparative Statement of the Liabilities and Assets of Canada.—
Continued.

LIABILITIES.			ASSETS.		
Year.	Total interest.	Average rate of interest.	Without interest.	At Varying rates.	At 2½ per cent interest.
	\$ cts.		\$ cts.	\$ cts.	\$ cts.
1867	4,851,710 70	5·21	1,463,690 84	3,174,660 16	
1868	4,974,279 93	5·13	4,209,856 29	3,162,825 75	
1869	5,188,641 90	4·62	15,812,184 66	1,460,116 25	
1870	5,355,614 96	4·61	15,675,193 64	353,960 99	
1871	5,371,082 30	4·65	14,366,317 84	677,754 14	
1872	5,435,599 19	4·44	18,107,041 19	341,756 57	
1873	5,549,374 57	4·33	20,513,788 37	301,756 57	
1874	6,122,844 30	4·28	21,408,907 41	301,756 57	
1875	6,340,056 39	4·18	22,107,852 14	787,703 70	
1876	6,753,171 89	4·18	21,167,884 23	1,615,987 86	
1877	7,132,408 11	4·08	22,256,314 13	5,297,169 70	
1878	7,100,033 17	4·05	22,316,036 10	484,863 05	
1879	7,281,018 07	4·00	23,334,300 66	601,491 21	
1880	7,625,065 90	3·91	24,778,812 88	999,852 32	
1881	7,748,785 21	3·87	26,627,752 69	177,378 98	
1882	7,848,764 76	3·82	26,829,052 85	173,458 80	
1883	7,609,158 49	3·76	21,524,762 67	173,262 70	
1884	9,657,227 00	3·98	9,723,888 91	461,516 89	
1885	10,162,275 80	3·84	10,203,605 48	344,185 96	
1886	10,489,130 64	3·84	14,748,758 45	2,163,215 04	
1887	10,526,859 14	3·85	10,283,517 25		
1888	10,851,882 13	3·81	10,921,419 03	4,900,000 00	
1889	10,842,889 48	3·79	9,945,182 80		
1890	10,560,352 24	3·69	8,576,100 98		
1891	10,675,555 38	3·68	9,615,076 45		
1892	10,683,742 63	3·62	10,202,283 25		
1893	10,817,967 50	3·60	11,700,649 44		
1894	11,001,880 41	3·57	13,858,251 39		
1895	11,291,490 91	3·55	14,734,803 47		
1896	11,560,016 73	3·54	13,729,712 84		
1897	11,675,583 46	3·51	15,118,098 48		
1898	11,564,375 22	3·41	16,059,770 28		1,669,324 09
1899	11,707,667 96	3·39	17,725,920 85		3,444,381 04
1900	11,675,576 57	3·37	20,140,583 77		4,484,448 45
1901	11,783,822 69	3·32	22,602,735 50		4,683,407 51
1902	11,879,500 12	3·24	27,546,390 07		5,102,254 55
1903	11,471,179 13	3·17	35,500,382 24		5,211,889 05
1904	11,213,803 67	3·08	42,392,418 52		5,211,889 31
1905	11,250,777 37	2·98	48,877,013 45		5,237,585 65
1906	11,386,164 97	2·90	61,257,031 84		5,237,585 64
1907 (9 mos.)	10,906,890 92	2·87	53,581,605 90		5,237,585 65
1908	11,435,329 42	2·80	62,386,728 79	940,000 00	5,357,139 29
1909	13,247,181 43	2·76	70,625,532 45	19,696,776 85	4,891,803 02
1910	12,470,165 91	2·65	89,567,739 86	336,240 51	3,372,051 78
1911	12,914,045 80	2·62	90,066,199 50	2,491,093 35	511,991 61
1912	13,242,330 68	2·60	107,033,127 78	15,469,839 16	511,991 61
1913	12,485,312 64	2·58	106,835,624 20	1,899,466 92	511,991 61
1914	14,687,797 46	2·70	113,144,174 95	13,241,778 55	511,991 61
1915	18,403,200 45	2·58	112,869,581 49	4,574,656 83	511,991 61
1916	30,295,088 44	3·23	143,618,953 99	43,710,945 33	511,991 61
1917	52,015,332 37	3·76	162,576,448 89	169,558,345 82	535,291 46
1918	75,589,863 45	4·00	372,723,524 83	119,958,076 11	647,468 12
1919	117,290,119 97	4·38	337,634,786 99	119,793 33	651,361 44

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TABLE X.—Comparative Statement of Liabilities and Assets of Canada, etc.—
Continued.

ASSETS.						
Year.	At 3 per cent interest.	At 3½ per cent interest.	At 4 per cent interest.	At 4½ per cent interest, 3½ per cent after 1903.	At 5 per cent interest.	At 5½ per cent interest.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1867.					12,244,725 90	
1868.					13,334,215 96	
1869.	2,000,000 00		2,768,234 70		14,019,390 12	
1870.		4,883,089 49	2,076,176 03		14,358,230 70	
1871.		5,055,492 89	1,384,117 36		15,362,739 69	
1872.		3,584,778 18	1,642,058 69		15,011,582 22	
1873.					7,686,488 47	
1874.					9,735,918 01	
1875.			2,280,213 29		9,087,249 55	
1876.			4,802,955 17		7,674,341 29	
1877.			5,993,492 64		6,467,177 88	
1878.			3,659,686 66		6,674,614 98	
1879.			4,082,972 82		7,309,328 67	
1880.		1,000,000 00	6,025,457 45		8,176,112 25	
1881.	390,000 00	2,100,000 00	6,105,150 79		8,041,276 38	
1882.	15,000 00	3,853,066 67	11,265,294 49		8,686,123 44	
1883.	15,000 00		10,583,133 14	140,000 00	10,487,533 05	
1884.		4,087,093 28	19,617,019 37		25,750,419 36	
1885.		1,122,015 40	19,493,197 79		36,468,643 70	
1886.		1,888,356 53	20,549,916 68		10,111,302 50	
1887.		2,713,862 18	22,234,816 47		10,130,043 15	
1888.	434,717 42	2,923,825 72	21,141,398 83		9,412,791 32	
1889.	5,564,375 50	2,959,469 42	21,808,474 06		9,821,983 12	
1890.	3,356,644 12	2,860,377 73	22,514,851 09		11,226,550 48	
1891.	4,743,422 29	2,916,738 15	23,067,691 07		11,724,737 80	
1892.	6,624,845 79	2,978,089 89	23,102,731 08		11,271,356 30	
1893.	8,711,227 50	2,987,221 98	23,186,533 50		11,765,319 27	
1894.	10,662,540 19	2,985,717 13	22,933,066 57		11,703,919 20	
1895.	11,892,876 18	2,985,717 13	23,629,345 93		11,709,565 07	
1896.	13,584,653 04	4,219,783 80	24,633,665 77		11,030,728 51	
1897.	14,844,344 56	4,459,921 03	25,522,878 94		11,024,731 86	
1898.	15,361,384 20	4,374,881 03	25,910,766 47		11,021,899 15	
1899.	16,068,811 90	4,374,881 03	26,160,337 45		11,090,471 63	
1900.	18,489,111 74	5,337,126 00	23,088,356 16		11,141,986 91	
1901.	17,840,146 16	5,508,978 15	24,423,049 35		11,172,552 16	
1902.	19,620,481 55	5,595,586 40	25,552,631 41		11,112,042 99	
1903.	21,544,060 02	5,925,059 73	27,012,830 49		4,542,887 97	
1904.	22,740,830 14	5,721,883 67	23,462,384 27		4,565,387 66	
1905.	23,375,784 44	6,083,341 12	23,848,696 10		4,031,992 44	
1906.	24,810,333 05	5,931,613 87	23,961,587 96		4,028,550 28	
*1907.	25,792,403 82	6,014,347 20	21,632,234 97		4,036,788 56	
1908.	27,449,737 17	6,365,662 33	23,698,349 93		4,048,680 96	
1909.	28,479,737 15	7,057,656 43	19,123,888 68	1,185,252 88	3,545,500 39	
1910.	14,883,455 29	6,139,951 25	16,405,467 85	550,169 01	3,139,124 11	
1911.	16,003,103 06	6,611,547 31	15,862,076 73	225,159 88	3,128,263 95	
1912.	15,045,018 87	11,960,418 36	15,174,680 67	225,159 88	2,998,894 73	
1913.	26,461,660 07	15,382,229 18	14,605,753 24	225,159 88	3,009,044 46	
1914.	35,745,544 65	19,855,260 82	22,799,438 55	225,159 88	2,871,169 71	
1915.	42,618,071 29	26,132,047 70	29,978,530 87	225,159 88	33,923,378 16	
1916.	42,683,943 28	28,732,148 75	31,306,791 71	641,666 55	29,433,747 19	
1917.	45,963,407 48	29,908,982 01	30,806,386 99	955,987 22	50,369,706 73	
1918.	43,659,722 15	26,159,298 81	35,289,205 94	1,617,221 23	11,032,702 33	
1919.	41,006,536 54	93,778,966 77	35,631,071 94	1,706,475 88	17,707,702 33	443,795,649 67

* (9 mos.)

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TABLE X.—Comparative Statement of the Liabilities and Assets of Canada etc.—Continued.

Year	ASSETS.						Total Debt.
	At 6 per cent interest.	At 6 per cent interest, $4\frac{1}{2}$ per cent after 1914.	At $6\frac{1}{2}$ per cent interest.	Total Assets	Total interest.	Average rate of interest.	
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.		\$ cts.
1867..		434,333 46		17,317,410 36	783,187 38	4 35	93,046,091 73
1868..		432,633 46		21,139,531 46	806,968 26	3 77	96,896,666 20
1869..		442,853 46		36,502,679 19	929,268 20	2 53	112,361,998 39
1870..		437,313 46		37,783,964 31	1,001,452 06	2 65	115,993,706 76
1871..		939,743 79		37,786,165 11	1,068,269 50	2 88	115,492,682 76
1872..		1,525,890 47		49,216,107 32	1,033,282 50	2 57	122,400,179 36
1873..		1,392,937 14		29,894,970 55	467,900 65	1 56	129,743,432 19
1874..		1,392,094 92		32,838,586 91	570,316 19	1 74	141,163,551 33
1875..		1,392,004 92		35,655,023 60	629,091 29	1 76	151,663,401 62
1876..		1,394,002 93		36,653,173 78	673,955 49	1 83	161,204,687 86
1877..		1,426,371 59		41,440,525 94	648,680 89	1 55	174,675,834 97
1878..		1,359,998 26		34,495,199 05	566,718 20	1 63	174,957,268 96
1879..		1,165,590 49		36,493,683 85	616,765 49	1 69	179,483,871 21
1880..		1,202,617 17		42,182,852 07	756,980 93	1 79	194,634,440 68
1881..		1,024,198 27		44,465,757 11	798,243 11	1 79	199,861,537 51
1882..		881,604 94		51,703,601 19	1,078,325 32	2 08	195,365,251 97
1883..		768,698 28		43,692,389 84	1,005,771 77	2 29	202,150,104 30
1884..		680,628 14		60,320,665 95	2,272,240 77	3 76	242,482,416 21
1885..		664,266 96		68,295,915 29	2,694,333 14	3 94	264,703,607 43
1886..		543,684 82		50,005,234 02	1,501,927 85	3 00	273,164,341 11
1887..		511,476 32		45,873,715 37	1,521,568 57	3 31	273,187,626 43
1888..		248,331 41		49,982,483 73	1,507,829 83	3 02	284,513,841 89
1889..		92,536 12		50,192,021 11	1,649,894 04	3 28	287,722,062 76
1890..		44,558 93		48,579,083 33	1,655,407 64	3 41	286,112,295 10
1891..		22,533 35		52,090,109 11	1,753,333 02	3 36	289,899,229 62
1892..		22,533 35		54,202,162 04	1,792,007 65	3 30	295,333,274 10
1893..		22,533 35		58,373,485 13	1,882,968 88	3 23	300,054,524 74
1894..		21,560 00		62,164,994 48	1,928,186 11	3 10	308,348,023 96
1895..		21,560 00		64,973,827 78	1,993,230 45	3 07	318,048,754 87
1896..		21,560 00		67,220,103 96	2,093,408 67	3 11	325,717,536 73
1897..		21,560 00		70,991,534 87	2,174,872 90	3 06	332,530,131 33
1898..		21,560 00		74,419,585 32	2,244,514 61	3 00	338,375,984 23
1899..		21,560 00		78,886,363 90	2,323,525 17	2 94	345,160,902 54
1900..		21,560 00		80,713,173 03	2,265,911 15	2 80	346,206,979 92
1901..		21,560 00		86,252,428 83	2,381,946 96	2 75	354,732,432 52
1902..				94,529,386 97	2,489,723 72	2 63	366,358,476 59
1903..				99,737,109 50	2,291,673 73	2 30	361,344,098 37
1904..				104,094,793 57	2,179,532 78	2 09	364,962,512 17
1905..				111,454,413 20	2,198,208 19	1 97	377,678,579 80
1906..				125,226,702 64	2,061,462 37	1 64	392,269,680 39
1907*				116,294,966 13	2,182,342 71	1 87	379,966,826 09
1908..				130,246,298 41	2,330,586 80	1 78	408,207,158 25
1909..				154,605,147 85	2,205,342 69	1 42	478,535,427 02
1910..				134,344,499 66	1,579,520 75	1 17	470,663,045 99
1911..				134,899,435 39	1,523,636 79	1 13	474,941,487 42
1912..				168,419,13 06	1,648,140 45	0 97	508,338,591 77
1913..				168,930,929 56	2,088,078 45	1 23	483,232,555 24
1914..				208,894,518 72	2,844,079 78	1 36	544,391,368 86
1915..		262,313 33		251,097,731 16	5,121,621 34	2 39	700,473,814 37
1916..		1,188,439 99		321,831,631 40	7,286,104 53	2 26	936,987,802 42
1917..	10,664,333 30	1,478,979 99		502,816,969 89	15,409,989 11	3 06	1,382,003,267 69
1918..	58,669,270 20	1,695,546 67		671,451,836 39	13,859,762 60	2 06	1,863,335,898 89
1919..	118,795,040 77	1,777,306 67	4 500,000 00	1,102,104,692 33	38,977,295 48	3 54	2,676,635,724 77

* (9 mos.)

10 GEORGE V, A. 1920

TABLE X.—Comparative Statement of the Liabilities and Assets of Canada,
etc.—Continued.

Year.	Total Assets.	Net Debt.	Interest (calculated on balance at the end of the year).			
			On Liabilities.		On Assets.	
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1867.....	17,317,410 36	75,728,641 37	4,851,710 70		753,187 48	
1868.....	21,139,531 46	75,757,134 74	4,974,279 93		806,968 26	
1869.....	36,502,679 19	75,859,319 20	5,188,641 90		929,268 20	
1870.....	37,783,964 31	78,209,742 45	5,355,614 96		1,001,452 06	
1871.....	37,786,165 11	77,706,517 65	5,371,082 30		1,068,269 50	
1872.....	40,213,107 32	82,187,072 04	5,435,599 19		1,033,282 50	
1873.....	29,894,970 55	99,848,461 64	5,549,374 57		467,900 85	
1874.....	32,838,586 91	108,324,964 42	5,122,844 30		570,316 19	
1875.....	35,655,023 60	116,008,378 02	6,340,056 39		629,091 29	
1876.....	38,653,173 78	124,551,514 08	6,753,171 89		673,955 49	
1877.....	41,440,525 94	133,235,309 03	7,132,408 11		648,680 89	
1878.....	34,595,199 05	140,362,069 91	7,100,033 17		566,718 20	
1879.....	36,493,683 85	142,990,187 36	7,281,018 07		616,765 49	
1880.....	42,182,852 07	152,451,588 61	7,625,065 90		756,980 93	
1881.....	44,465,757 11	155,395,780 40	7,748,785 21		798,243 11	
1882.....	51,708,601 14	153,661,650 78	7,848,764 76		1,078,325 32	
1883.....	51,703,601 19	158,466,714 46	7,609,158 49		1,005,771 77	
1884.....	60,320,565 95	182,161,850 26	9,657,227 00		2,272,240 77	
1885.....	68,295,915 29	196,407,692 14	10,162,275 80		2,694,333 14	
1886.....	50,005,234 02	223,159,107 09	10,489,130 64		1,501,927 85	
1887.....	45,873,713 37	227,313,911 06	10,526,859 14		1,521,568 57	
1888.....	49,982,483 73	234,531,358 16	10,849,424 13		1,507,820 83	
1889.....	50,192,021 11	237,530,941 65	10,842,889 48		1,649,894 04	
1890.....	48,579,083 33	237,533,211 77	10,560,352 24		1,655,407 63	
1891.....	52,096,199 11	237,809,030 51	10,675,555 38		1,753,333 02	
1892.....	54,201,839 66	241,131,434 44	10,683,742 63		1,792,007 65	
1893.....	58,373,485 13	241,681,039 61	10,817,967 50		1,882,968 88	
1894.....	62,164,994 48	246,183,029 48	11,001,880 41		1,928,186 11	
1895.....	64,973,827 78	253,074,927 09	11,291,490 91		1,993,230 45	
1896.....	67,220,103 96	258,497,432 77	11,560,016 73		2,093,408 67	
1897.....	70,991,534 87	261,538,596 46	11,675,583 46		2,174,872 90	
1898.....	74,419,585 32	263,956,398 91	11,564,375 22		2,244,514 61	
1899.....	78,886,363 90	266,274,538 64	11,707,667 96		2,323,525 17	
1900.....	80,713,173 03	265,493,806 89	11,675,576 57		2,265,911 15	
1901.....	86,252,428 83	268,840,003 69	11,783,822 69		2,381,946 96	
1902.....	94,529,386 97	271,829,089 62	11,879,500 12		2,489,723 72	
1903.....	99,737,109 50	261,606,988 87	11,471,179 13		2,291,673 73	
1904.....	104,094,793 57	260,867,718 60	11,243,803 67		2,179,532 78	
1905.....	111,454,413 20	266,224,166 60	11,250,777 37		2,198,208 19	
1906.....	125,226,702 64	267,042,977 75	11,386,164 97		2,061,462 37	
1907(9 mos.)...	116,294,966 13	263,671,859 96	10,906,890 92		2,182,342 71	
1908.....	130,246,298 41	277,960,859 84	11,435,329 42		2,330,586 80	
1909.....	154,605,147 85	323,930,279 17	13,247,181 43		2,265,342 69	
1910.....	134,394,499 66	336,268,546 33	12,470,165 91		1,579,520 75	
1911.....	134,899,435 39	340,042,052 03	12,514,045 80		1,523,636 79	
1912.....	168,419,131 06	339,919,460 71	13,242,330 68		1,648,140 45	
1913.....	168,930,929 56	314,301,625 68	12,485,312 64		2,088,078 45	
1914.....	208,394,518 72	335,996,850 14	14,687,797 46		2,844,079 78	
1915.....	251,097,731 16	449,376,083 21	18,103,200 45		5,121,621 34	
1916.....	321,831,631 40	615,156,171 02	30,295,088 44		7,286,104 53	
1917.....	502,816,169 89	879,186,297 80	32,015,332 37		15,409,989 11	
1918.....	671,451,836 39	1,191,884,062 50	75,589,863 45		13,839,762 60	
1919.....	1,102,104,692 33	1,574,531,032 44	117,290,119 97		38,977,295 48	

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TABLE X.—Comparative Statement of the Liabilities and Assets of Canada, etc.—*Concluded.*

Year.	Interest (calculated on balance at the close of the year.		Average.	Interest Paid.		Less Actual Interest on investment.		Net interest.	
	Net interest.								
	\$	cts.		\$	cts.	\$	cts.	\$	cts.
1867.....	4,098,523	22	5·41	4,501,568	33	126,419	84	4,375,148	49
1868.....	4,167,311	67	5·50	4,907,013	71	313,021	20	4,593,992	51
1869.....	4,259,373	70	5·63	5,047,054	24	383,955	91	4,663,098	33
1870.....	4,354,162	90	5·56	5,165,304	24	554,383	72	4,610,920	52
1871.....	4,302,812	80	5·54	5,257,230	64	488,041	54	4,769,189	10
1872.....	4,402,316	69	5·38	5,209,205	97	396,403	94	4,812,802	03
1873.....	5,081,473	92	5·09	5,724,436	31	610,863	00	5,113,573	31
1874.....	5,552,528	11	5·12	6,590,790	19	840,886	65	5,749,903	54
1875.....	5,710,965	10	4·92	6,400,902	07	798,905	95	5,601,996	12
1876.....	6,079,216	40	4·88	6,797,227	25	717,684	31	6,079,542	94
1877.....	6,483,727	22	4·85	7,048,883	55	605,774	22	6,443,109	33
1878.....	6,533,314	97	4·65	7,194,734	14	592,500	04	6,602,234	10
1879.....	6,664,252	58	4·52	7,773,868	75	834,792	67	6,939,076	08
1880.....	6,868,084	97	4·50	7,594,144	88	751,513	49	6,842,631	39
1881.....	6,950,542	10	4·47	7,740,804	47	914,009	27	6,826,795	20
1882.....	6,770,439	44	4·42	7,668,552	89	1,001,192	96	6,667,359	93
1883.....	6,603,386	72	4·16	7,700,180	61	986,698	37	6,713,482	24
1884.....	7,384,986	23	4·06	9,419,482	19	1,997,035	51	7,422,446	68
1885.....	7,467,942	66	3·80	10,137,008	66	2,299,078	91	7,837,929	75
1886.....	8,987,202	79	4·02	9,682,928	87	990,886	69	8,692,042	18
1887.....	9,005,290	57	3·96	9,823,313	00	932,025	35	8,891,287	65
1888.....	9,341,603	30	3·99	10,148,931	97	1,305,392	25	8,843,539	72
1889.....	9,192,995	41	3·86	9,656,841	16	1,082,271	36	8,574,569	80
1890.....	8,904,944	61	3·75	9,584,136	74	1,077,228	14	8,506,908	60
1891.....	8,922,222	36	3·75	9,763,978	34	1,086,419	93	8,677,558	41
1892.....	8,891,734	98	3·68	9,806,888	45	1,150,166	51	8,656,722	30
1893.....	8,934,998	62	3·69	10,212,596	13	1,217,898	97	8,994,787	16
1894.....	9,073,694	30	3·69	10,466,294	44	1,336,046	94	9,130,247	50
1895.....	9,298,260	46	3·67	10,502,429	90	1,370,000	56	9,132,429	34
1896.....	9,466,607	06	3·66	10,645,663	27	1,443,003	84	9,202,659	43
1897.....	9,500,710	56	3·63	10,516,757	90	1,513,454	58	9,003,303	32
1898.....	9,319,860	61	3·52	10,855,111	84	1,590,447	91	9,264,661	93
1899.....	9,384,142	79	3·52	10,699,645	20	1,683,050	51	9,016,594	69
1900.....	9,409,665	42	3·54	10,807,954	65	1,784,833	79	9,023,120	86
1901.....	9,401,875	73	3·50	10,975,935	15	1,892,224	09	9,083,711	06
1902.....	9,389,776	40	3·45	11,068,139	17	2,020,953	04	9,047,186	13
1903.....	9,179,505	40	3·51	11,128,636	72	2,236,255	93	8,892,380	79
1904.....	9,064,270	89	3·47	10,630,115	05	2,105,031	41	8,525,082	64
1905.....	9,052,569	18	3·40	10,814,697	40	2,140,312	06	8,674,385	34
1906.....	9,324,702	60	3·49	6,712,771	14	1,235,746	06	5,477,025	08
1907 (9 mos.).....	8,724,548	21	3·30	10,973,596	88	1,925,569	07	9,048,027	81
1908.....	9,104,742	62	3·27	11,604,584	23	2,256,643	13	9,347,941	10
1909.....	11,041,838	74	3·40	13,098,160	61	2,807,464	94	10,290,695	67
1910.....	10,890,645	16	3·23	12,535,850	81	1,668,773	16	10,867,077	65
1911.....	11,390,409	01	3·35	12,259,396	56	1,281,317	41	10,978,079	15
1912.....	11,594,190	23	3·41	12,605,882	48	1,430,511	28	11,175,371	20
1913.....	10,397,254	19	3·30	12,893,504	95	1,964,541	33	10,928,963	62
1914.....	11,843,717	68	3·52	15,736,742	94	2,980,246	87	12,756,496	07
1915.....	12,981,579	11	2·89	21,421,584	86	3,358,210	13	18,063,374	73
1916.....	23,008,983	91	3·74	35,802,566	68	3,094,012	33	32,708,554	35
1917.....	36,605,343	26	4·16	47,845,584	51	4,466,724	13	43,378,860	38
1918.....	61,730,100	85	5·18	77,431,432	10	7,421,001	58	70,010,430	52
1919.....	78,312,824	49	4·97						

10 GEORGE V, A. 1920

EXPENDITURE ON Railways, Canals, other Public Works, Dominion Lands, and the Provinces, and N.W.

Year.	Canals.	Canadian Pacific Railway.	Debts allowed to Provinces.	Dominion Lands.	Intercolonial and connected Railways Miscellaneous	Public Works.	Hudson Bay Railway.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1868	51,498 18				455,249 77	41,689 63	
1869	139,141 80				282,615 18	8,548 29	
1870					1,693,228 83		
1871		30,148 32			2,866,376 44		
1872	255,645 75	489,428 16	1,666,200 00		5,131,141 51	68,745 52	
1873	256,547 27	561,818 44	13,859,079 84		5,019,239 70	99,517 09	
1874	1,189,591 91	310,224 88	4,927,060 74		3,614,898 81	135,963 72	
1875	1,714,830 37	1,546,241 67			3,426,099 55	189,484 11	
1876	2,388,733 46	3,346,567 06			1,108,321 59	267,839 73	
1877	4,131,374 30	1,691,149 97			1,318,352 19	258,833 09	
1878	3,843,338 62	2,228,373 13			408,816 74	170,129 01	
1879	3,064,998 61	2,240,285 47			226,639 19	77,179 34	
1880	2,123,363 34	4,044,522 72			2,048,014 60	8,730 50	
1881	2,077,028 49	4,968,503 93		334,681 41	608,732 80	187,369 87	
1882	1,647,758 54	4,589,075 79		511,882 32	585,568 79	70,949 59	
1883	1,763,001 97	10,033,800 04		556,869 77	1,616,632 96	119,869 00	
1884	1,577,295 42	11,192,722 02	7,172,297 92	723,658 01	2,689,689 49	491,376 20	
1885	1,504,621 47	9,900,281 53	5,420 39	303,592 66	1,247,006 45	182,306 29	
1886	1,333,324 80	3,672,584 81	3,113,333 80	130,653 66	765,967 03	569,201 76	
1887	1,783,698 16	915,057 49		102,391 67	926,029 69	353,043 92	
1888	1,033,118 34	52,098 65		135,047 82	1,713,487 46	963,778 02	
1889	972,918 43	86,716 07		130,684 85	2,623,137 30	573,408 24	
1890	1,026,364 24	40,980 54		133,832 20	2,351,787 45	3,220,925 55	
1891	1,280,725 15	37,367 00		94,847 06	1,184,317 34	515,702 07	
1892	1,463,279 19	66,211 39		86,735 33	316,783 96	224,889 64	
1893	2,069,573 30	413,836 49		115,038 39	299,080 95	181,877 63	
1894	3,027,164 19	146,539 87		149,146 58	439,209 14	102,058 94	
1895	2,452,273 65	49,209 77		99,842 25	327,605 06	102,392 80	
1896	2,258,778 97	65,669 49		82,184 15	260,395 54	114,825 58	
1897	2,348,636 91	14,054 50		91,411 86	199,569 81	129,237 76	
1898	3,207,249 79	692 17		127,504 71	252,756 80	364,017 72	
1899	3,899,877 31	8,418 53	267,026 43	151,212 68	1,081,929 74	385,094 32	
1900	2,639,564 93	236 11		199,470 09	3,255,348 29	1,089,827 29	
1901	2,360,569 89	8,978 87		269,060 90	3,633,836 57	1,066,983 39	
1902	2,114,689 88	448 70		370,837 97	4,626,841 05	2,190,125 09	
1903	1,823,273 61			449,542 20	2,254,266 68	1,268,004 51	
1904	1,880,787 20	33,976 39		748,855 23	1,879,566 29	1,334,396 45	
1905	2,971,593 72			794,409 83	4,753,577 86	1,642,042 15	
1906	1,552,121 21			599,786 01	3,765,170 90	2,359,528 50	
1907 (9m)	887,838 61			526,582 61	1,512,490 55	1,797,871 16	
1908	1,723,156 07	600 00		768,243 94	4,369,737 71	2,969,049 08	
1909	1,873,868 45	937 77		797,746 74	3,874,480 22	2,832,295 29	92,427 83
1910	1,650,706 64			785,157 52	1,278,409 45	4,514,60 59	53,042 63
1911	2,349,474 59	2,918 35		5,508 50	763,833 14	3,742,717 44	184,149 81
1912	2,560,938 11				1,710,448 56	4,116,385 05	159,632 00
1913	2,259,257 45				\$2,406,987 53	6,957,514 57	1,099,063 15
1914	2,829,661 31				4,347,999 88	10,100,016 73	4,498,717 25
1915	5,490,796 03				6,914,976 65	11,049,029 98	4,773,743 09
1916	6,170,952 70				7,861,899 00	8,471,228 91	4,867,131 77
1917	4,304,589 09				4,873,031 85	7,838,115 72	2,604,279 94
1918	1,781,957 07					6,347,200 72	1,879,699 00
1919	2,211,964 08					5,705,347 80	562,557 80
	106,413,615 60	62,789,776 09	31,010,419 12	10,425,395 92	111,164,584 04	96,612,761 26	20,794,445 17

* Including \$2,725,504.10 for the improvement of the St. Lawrence, spent during the previous years by Montreal Harbour Commission.

† Including \$17,955.93, cost of new car for the Governor General.

‡ " 38,582.89, " " " "

§ " 15,000.00, " " " "

SESSIONAL PAPER No. 2

Militia, chargeable to Capital, the Canadian Pacific Railway, Debts allowed to Territories Expenditure.

Quebec Bridge.	National Trans- continental Railway.	Prince- Edward Island Railway.	Northwest Territories.	Militia.	Canadian Government Railways.	Total.
§ cts.	§ cts.	§ cts.	§ cts.	§ cts.	§ cts.	§ cts.
						548,437 58
			19,113 13			440,418 40
			1,821,887 35			3,515,116 18
			773,871 75			3,670,396 51
			241,888 85			7,853,049 79
			63,238 92			19,859,441 17
						10,177,740 06
		46,086 63				6,922,742 33
		42,546 10				7,154,007 94
		200,000 00				7,599,709 55
		6,551 86				6,657,200 36
		40,129 05				5,648,331 66
		16,539 82				8,241,173 98
						8,176,316 50
		402 03				7,405,637 06
		57,186 02				14,147,359 76
		130,663 38				23,977,702 44
		76,956 56				13,220,185 35
		4,668 33				9,589,734 19
		5,800 00	293,917 79			4,439,938 72
			539,929 87			4,437,460 16
			31,448 77			4,429,313 66
			4,773 10			6,778,663 08
			2,901 42			3,115,860 04
		8,300 49	1,243 22			2,164,456 78
			8,910 84			3,088,317 60
			1,149 05			3,862,969 67
			833 13			3,030,490 40
			542 52	1,000,000 00		3,781,311 21
			3,284 64	745,964 75		3,523,160 23
		17,541 88	1,272 03	173,740 32		4,142,231 36
		22,000 00	1,853 41	387,810 16		6,291,515 76
		53,546 02	1,472 69	230,850 51		7,467,370 55
		280,173 93	1,631 63	135,884 79		7,693,856 71
		475,997 94	1,543 31	299,697 43		10,077,094 75
		829,414 18	3,040 43	428,223 40		7,049,684 15
	6,249 40	698,877 47	2,616 52	1,299,910 11		7,879,102 02
	778,491 28	591,412 65	2,477 91	1,299,964 42		11,931,014 00
	1,841,269 95	496,124 89	1,766 68	1,299,875 65		11,912,104 43
	5,537,867 50	91,210 52	1,352 16	975,282 87		11,327,791 66
	18,910,253 58	390,961 83	910 91	1,297,904 65		30,428,995 95
6,424,781 00	24,892,351 23	561,206 90	1,044 72	1,243,071 54		42,592,122 25
100,000 00	19,968,964 31	206,396 97	650 01	1,299,970 27		29,655,703 37
227,563 40	23,487,986 19	94,320 56	33,688 23			30,813,766 75
1,153,778 27	21,110,352 05	128,041 91				30,939,575 95
1,512,825 96	13,767,011 44	103,001 03				27,205,661 13
2,604,105 61	12,670,100 17	129,574 95				37,189,175 43
2,816,305 10	9,831,937 58	570,530 70				41,447,320 03
2,746,813 70	7,078,451 69	1,350,472 73				38,566,950 50
2,733,677 00	3,916,586 20	609,751 71				26,880,031 51
931,278 01	828,111 02				32,999,879 85	43,111,903 63
656,761 79	1,666,876 99				14,827,757 84	25,031,266 30
21,707,889 84	161,035,738 54	8,336,389 04	3,746,077 87	12,118,150 87	47,827,637 69	696,982,881 05

10 GEORGE V, A. 1920

STATEMENT accounting for the Increase of Debt from July 1, 1867, to March 31, 1919

Year.	ITEMS WHICH INCREASE THE DEBT.				
	War.	Railways, Canals, Canadian Pacific Railway and other Public Works.	Dominion Lands.	Consolidated Fund Transfers.	Railway Subsidies including Quebec Railway Subsidy.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1868.....		548,437 58		37,157 98	
1869.....		421,305 27		429,663 24	
1870.....		1,693,228 83		155,988 18	
1871.....		2,896,524 76			
1872.....		5,944,960 94		223,456 13	
1873.....		5,937,122 41		5,718 48	
1874.....		5,250,679 32		4,018 90	
1875.....		6,922,742 33		40,300 37	
1876.....		7,154,007 94		110 75	
1877.....		7,599,709 55		28,750 68	
1878.....		6,657,200 36		372,650 65	
1879.....		5,648,331 66			
1880.....		8,241,173 98			
1881.....		7,841,635 09	334,681 41	117,771 74	
1882.....		6,893,754 74	511,882 32	201,884 75	
1883.....		13,590,489 99	556,869 77	21,368 75	
1884.....		16,081,746 51	723,658 01	12,481 23	208,000 00
1885.....		12,911,172 30	303,592 66		403,245 00
1886.....		6,345,746 73	130,653 66	*10,220,180 21	2,701,249 00
1887.....		3,983,629 26	162,391 67		1,406,533 00
1888.....		6,487,986 57	135,047 82	155,623 07	1,027,041 92
1889.....		4,258,180 04	130,684 85	10,517 34	846,721 83
1890.....		3,914,553 68	133,832 20	44,946 56	1,678,195 72
1891.....		3,018,111 56	94,847 06	33,377 69	1,265,705 87
1892.....		2,078,964 67	86,735 33	971,027 91	1,248,215 93
1893.....		2,964,368 37	115,038 39	12 18	811,394 07
1894.....		3,714,972 14	149,146 58		1,229,885 10
1895.....		2,931,481 28	99,842 25	94 67	1,310,549 10
1896.....		2,699,669 58	82,184 15	137,185 19	†3,228,745 49
1897.....		2,682,498 98	91,411 80	682,880 52	416,955 30
1898.....		3,842,258 36	127,504 71	12,834 94	1,414,934 78
1899.....		5,397,320 10	151,212 48	230,758 46	3,201,220 05
1900.....		7,038,522 64	199,470 09	1,547,623 74	725,720 35
1901.....		7,290,542 65	269,060 30	908,681 42	2,512,328 86
1902.....		9,408,102 66	370,837 97	1,038,830 83	2,093,939 00
1903.....		6,174,958 98	449,542 20	1,555,712 66	1,463,222 34
1904.....		5,832,953 20	748,855 23	†6,522,016 58	2,046,878 45
1905.....		9,839,117 66	794,409 83	2,233,897 97	1,275,629 53
1906.....		10,014,215 45	599,780 01	2,400,504 21	1,637,574 37
1907 (9 m.).....		9,827,278 34	526,582 61	1,580,515 16	1,324,889 30
1908.....		28,363,758 27	768,243 94	2,787,354 21	2,037,629 30
1909.....		40,552,348 69	797,746 74	3,143,749 14	1,785,887 39
1910.....		27,571,225 59	785,157 52	2,570,991 22	2,048,097 05
1911.....		30,852,863 38		1,657,107 43	1,284,892 04
1912.....		30,939,575 95		6,099,543 56	859,400 25
1913.....		27,205,661 13		210,495 26	4,935,507 35
1914.....		37,180,175 93		232,100 77	19,036,236 77
1915.....	60,750,476 01	41,447,320 03		274,655 88	5,191,507 48
1916.....	166,197,755 47	38,566,950 50		26,341 65	1,400,171 42
1917.....	306,488,814 63	26,880,031 51		516,443 81	959,583 88
1918.....	343,836,801 98	43,111,903 63		201,036 00	720,404 75
1919.....	446,519,439 48	25,031,266 30		200,692 22	43,805 32
	1,323,793,287 57	639,682,737 37	10,430,904 42	49,856,054 38	75,781,897 26

* Land returned to C.P.R. for \$10,189,521.33. + Quebec Ry. Subsidy, on which interest is paid \$2,394,000.
† Prov. Account, Ontario and Quebec, \$5,397,503.13.

SESSIONAL PAPER No. 2

STATEMENT accounting for the Increase of Debt from July 1, 1867, to March 31, 1919—Continued.

Year	ITEMS WHICH INCREASE THE DEBT—Continued.				
	Expenses of and Discount on Loans.	Deficits.	Territories.	Allowance to Provinces.	Militia.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1868					
1869			19,113 13		
1870			1,821,887 35		
1871			773,871 75		
1872			241,888 85	1,666,200 00	
1873			63,238 92	13,859,079 84	
1874	2,212,796 80			4,927,060 74	
1875	315,653 65				
1876	1,360,233 70	1,900,785 06			
1877	12,762 34	1,460,027 66			
1878	676,225 30	1,128,146 37			
1879	949,947 68	1,937,999 42			
1880		1,543,227 76			
1881					
1882					
1883					
1884	2,554,971 61			7,172,297 92	
1885	502,587 06	2,240,058 90		5,420 39	
1886	314,792 86	5,834,571 87		3,113,333 80	
1887			293,917 79		
1888		810,031 26	539,929 87		
1889	1,322,810 47		31,448 77		
1890			4,773 10		
1891	34,696 63		2,901 42		
1892	1,122,541 52		-1,243 22		
1893	139,951 16		8,910 84		
1894	330,353 60	1,210,332 45	-1,149 05		
1895	399,199 22	4,153,875 58	-833 13		
1896		330,551 31	-542 32		1,000,000 00
1897		519,981 44	3,284 64		745,964 75
1898	930,482 25		-1,272 03		173,740 32
1899	3,786 87		-1,853 41	267,026 43	387,810 16
1900			-1,472 69		230,850 51
1901			-1,631 63		135,884 79
1902			-1,534 31		299,597 43
1903			-3,040 43		428,223 40
1904	184,783 21		-2,616 52		1,299,910 11
1905	40,614 58		-2,477 91		1,299,964 42
1906	84,784 00		-1,766 68		1,299,875 65
1907 (9 mos.)			-1,352 16		975,282 87
1908	682,337 91		-910 91		1,297,904 65
1909	1,854,488 41		-1,044 72		1,243,071 54
1910	1,608,584 93		-650 01		1,299,970 27
1911	1,292,089 29		-33,688 23		
1912	1,082,121 67				
1913	45,152 63				
1914	2,498,061 17				
1915	4,911,360 39	2,449,724 81			
1916	3,160,556 55				
1917	14,758,901 22				
1918	10,565,750 63				
1919	-7,484,273 83				
	48,319,105 48	25,519,313 89	3,746,077 87	31,010,419 12	12,118,150 87

10 GEORGE V, A. 1920

STATEMENT accounting for the Increase of Debt from July 1, 1867, to March 31, 1919—*Continued.*

Year.	Gross Increase of Debt.	ITEM WHICH DECREASE THE DEBT— <i>Con.</i>			
		Sinking Funds.	Surplus.	Consolidated Fund Transfers.	
	\$ cts.	\$ cts.	\$ cts.	\$	cts.
1868.....	585,595 56	355,266 66	201,835 53		
1869.....	870,081 64	426,806 66	341,090 52		
1870.....	3,671,104 36	126,533 33	1,166,716 07	27,431	71
1871.....	3,670,396 51	421,666 24	3,712,479 09	39,475	98
1872.....	8,076,505 92	470,606 67	3,125,344 86		
1873.....	19,865,159 65	407,826 62	1,638,821 53	156,121	90
1874.....	10,181,758 96	513,920 00	888,775 79	6,962	36
1875.....	9,175,839 50	555,773 32	935,644 00		
1876.....	9,370,557 40	822,953 32		4,468	22
1877.....	10,448,721 59	896,440 00		+867,486	44
1878.....	8,170,759 72	1,012,753 35		28,233	26
1879.....	8,262,556 38	1,131,296 17		+4,503,142	76
1880.....	10,734,349 42	1,215,807 96		57,140	21
1881.....	8,294,088 24	1,217,153 33	4,132,743 12		
1882.....	7,607,521 81	1,226,205 80	6,316,351 94	54,637	21
1883.....	14,168,728 51	1,290,153 33	7,064,492 35		
1884.....	26,753,155 28	1,350,500 00	754,255 48		
1885.....	16,366,076 31	1,563,194 84		22,938	06
1886.....	28,660,528 13	1,606,270 77			
1887.....	5,846,471 72	1,592,952 62	97,313 09	537	66
1888.....	9,155,660 51	1,939,077 79			
1889.....	6,600,363 30	1,736,644 34	1,865,035 47		
1890.....	5,776,301 26	1,887,337 20	3,885,893 94		
1891.....	4,449,640 23	1,938,078 57	2,235,742 92		
1892.....	5,506,242 14	2,027,860 79	155,977 42		
1893.....	4,039,675 01	2,095,513 89	1,354,555 95		
1894.....	6,633,540 82	2,131,360 81		190	14
1895.....	8,894,208 97	2,002,311 36			
1896.....	7,477,793 20	2,055,287 52			
1897.....	5,142,977 49	2,101,813 80			
1898.....	6,500,483 33	2,359,968 55	1,722,712 33		
1899.....	9,637,281 34	2,482,484 65	4,837,749 00		
1900.....	9,740,714 64	2,465,639 84	8,054,714 51		
1901.....	11,114,866 99	2,480,336 90	5,648,333 29		
1902.....	13,209,864 58	2,569,380 59	7,291,398 06		
1903.....	10,068,619 15	2,620,588 46	14,345,166 17	\$ 3,324,965	27
1904.....	16,632,780 26	2,315,066 41	15,056,984 12		
1905.....	15,481,156 08	2,261,618 27	7,863,089 81		
1906.....	16,034,967 01	2,317,436 74	12,898,719 12		
1907 (9 mos.).....	14,233,196 12	1,177,146 71	16,427,167 20		
1908.....	35,936,317 37	2,234,263 27	19,413,054 22		
1909.....	49,376,247 19	1,922,525 20	1,029,171 97	455,130	69
1910.....	35,883,376 57	1,441,030 96	22,091,963 81	12,114	64
1911.....	35,053,263 91	1,203, 16 40	30,006,211 46	64,621	85
1912.....	38,980,641 43	1,156,456 16	37,946,776 59		
1913.....	32,396,816 37	1,384,285 36	56,630,366 04		
1914.....	58,857,574 64	1,371,428 61	35,789,921 57		
1915.....	115,025,044 60	1,645,811 53			
1916.....	209,351,775 59	1,773,021 11	41,797,111 37	1,555	30
1917.....	349,603,775 05	1,471,697 50	84,101,950 77		
1918.....	398,375,897 08	3,183,492 66	82,494,639 72		
1919.....	464,310,929 49	1,448,495 35	80,215,464 20		
	2,220,260,948 33	81,404,858 29	625,535,734 40	9,627,153	66

+ Northern Railway composition. † Fishery award, \$4,490,882.64. § Province accounts, Ontario and Quebec, \$3,305,450.24.

SESSIONAL PAPER No. 2

STATEMENT accounting for the Increase of Debt from July 1, 1867, to March 31, 1919—Continued.

Year.	ITEM WHICH DECREASE THE DEBT—Con.			Gross Decrease of Debt.	Net Increase of Debt.
	Receipts from Premiums on Loans.	Dominion Lands.	Refunds from Sales of Public Works. (Capital.)		
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1868.....				557,102 19	28,493 37
1869.....				767,897 18	102,184 46
1870.....				1,320,681 11	2,350,423 25
1871.....				4,173,621 31	—503,224 80
1872.....				3,595,951 53	4,480,554 39
1873.....			1,000 00	2,203,770 05	17,661,389 60
1874.....	287,814 46		7,783 57	1,705,256 18	8,476,502 78
1875.....			1,008 58	1,492,425 90	7,683,413 60
1876.....				827,421 54	8,543,136 06
1877.....			1,000 00	1,764,926 44	8,683,794 95
1878.....			3,012 23	1,043,998 84	7,126,760 88
1879.....				5,634,438 93	2,628,117 45
1880.....				1,272,948 17	9,461,401 25
1881.....				5,349,896 45	2,944,191 79
1882.....		1,744,456 48		9,341,651 43	—1,734,129 62
1883.....		1,009,019 15		9,363,664 83	4,805,063 68
1884.....	1,627 50	951,636 50		3,058,019 48	23,635,135 80
1885.....	140,483 33	393,618 20		2,120,234 43	14,245,841 88
1886.....	126,046 63	176,795 78		1,909,113 18	26,751,414 95
1887.....				1,690,803 37	4,155,668 35
1888.....				1,939,077 79	7,216,582 72
1889.....				3,601,679 81	2,998,683 49
1890.....				5,773,131 14	3,170 12
1891.....				4,173,821 49	275,818 74
1892.....				2,183,838 21	3,322,403 93
1893.....			40,000 00	3,490,069 84	549,605 17
1894.....				2,131,550 95	4,501,989 87
1895.....				2,002,311 36	6,891,897 61
1896.....				2,055,287 52	5,422,505 68
1897.....				2,101,813 80	3,041,163 69
1898.....				4,082 680 88	2,417,802 45
1899.....				7,320,233 65	2,317,047 69
1900.....				10,520,354 35	—779,639 71
1901.....				8,128,670 19	2,986,196 80
1902.....				9,860,778 65	3,349,085 93
1903.....				20,290,719 90	—10,222,100 75
1904.....				17,372,050 53	—739,270 27
1905.....				10,124,708 08	+5,356,448 00
1906.....				15,216,155 86	+818,811 15
1907 (9 mos.).....				17,604,313 91	—3,371,117 79
1908.....				21,647,317 49	+14,288,999 88
1909.....				3,406,827 86	+45,969,419 33
1910.....				23,545,109 41	+12,338,267 16
1911.....		5,508 50		31,279,758 21	+3,773,505 70
1912.....				39,103,232 75	—122,591 32
1913.....				58,014,651 49	—25,617,835 03
1914.....				37,161,350 18	+21,695,224 46
1915.....				1,645,811 53	+113,379,233 07
1916.....				43,571,687 78	+165,780,087 81
1917.....				85,573,648 27	+264,030,126 78
1918.....				85,678,132 38	+312,697,764 70
1919.....				81,663,959 55	+382,646,969 94
	555,971 92	4,281,034 61	53,804 38	721,458,557 26	1,498,802,391 07

10 GEORGE V, A. 1920

STATEMENT of the Business of the Post Office Saving Bank, Canada,

PERIOD	Number of Post Office Savings Banks at close of period.	Number of deposits received during period.	Total amount of deposits received during period.	Average amount of each deposit received during period.	Amount of depositors' accounts transferred from Dominion Government Savings bank during period.	Number of withdrawals during period.
			£ cts.	£ cts.	£ cts.	
Three months ending June 30, 1868.....	81	3,247	212,507 00	65 44	.....	166
Year ended June 30, 1869.....	213	16,653	927,885 00	55 71	.....	4,787
" " 1870.....	226	24,994	1,347,901 00	53 93	.....	9,478
" " 1871.....	230	33,256	1,917,576 00	57 66	.....	15,148
" " 1872.....	235	39,489	2,261,631 00	57 27	.....	20,154
" " 1873.....	239	44,413	2,306,918 00	51 94	.....	23,800
" " 1874.....	266	45,329	2,340,284 00	51 63	.....	25,814
" " 1875.....	268	42,508	1,942,346 00	45 69	.....	25,954
" " 1876.....	279	38,647	1,726,204 00	44 66	.....	24,152
" " 1877.....	287	36,126	1,521,000 00	42 10	.....	22,484
" " 1878.....	295	40,097	1,724,371 00	43 00	.....	21,944
" " 1879.....	297	43,349	1,973,213 00	45 52	.....	23,226
" " 1880.....	297	56,031	2,720,216 00	48 55	.....	26,716
" " 1881.....	304	71,747	4,175,042 00	58 19	.....	28,510
" " 1882.....	308	97,380	6,435,989 00	66 09	.....	35,859
" " 1883.....	330	109,489	6,826,266 00	62 35	.....	45,253
" " 1884.....	343	109,388	6,441,439 00	58 88	.....	56,026
" " 1885.....	355	116,576	7,098,459 00	60 89	.....	59,714
" " 1886.....	392	126,322	7,645,227 00	60 52	.....	62,205
" " 1887.....	415	143,076	8,272,041 00	57 81	.....	65,853
" " 1888.....	433	155,978	7,722,330 00	49 51	217,385 10	78,229
" " 1889.....	463	166,235	7,926,634 00	47 67	1,085,979 72	84,572
" " 1890.....	494	154,678	6,599,896 00	42 67	167,501 53	90,151
" " 1891.....	634	147,672	6,500,372 00	44 02	389,169 28	84,963
" " 1892.....	642	145,423	7,056,002 00	48 52	.....	77,381
" " 1893.....	673	148,868	7,708,888 00	51 78	.....	73,361
" " 1894.....	699	145,960	7,524,286 00	51 55	218,173 60	84,941
" " 1895.....	731	143,685	7,488,028 00	52 11	493,889 23	85,588
" " 1896.....	755	155,398	8,138,947 00	52 37	449,981 61	87,221
" " 1897.....	779	161,151	8,223,000 00	51 02	1,856,474 31	91,398
" " 1898.....	814	179,814	9,183,693 00	51 07	786,868 48	94,532
" " 1899.....	838	174,658	8,310,630 00	47 58	.....	95,090
" " 1900.....	847	201,262	10,448,485 00	51 91	141,171 82	92,713
" " 1901.....	895	212,217	11,091,099 00	52 26	.....	102,083
" " 1902.....	915	219,678	11,382,035 00	51 81	415,507 96	105,946
" " 1903.....	934	231,619	12,060,825 00	52 07	.....	104,393
" " 1904.....	961	235,043	11,737,940 00	49 94	.....	108,237
" " 1905.....	989	223,281	10,504,430 00	47 04	252,773 93	110,157
" " 1906.....	1,011	233,803	10,805,458 00	46 21	559,593 31	106,923
9 months ended March 31, 1907.....	1,043	186,916	8,803,503 00	47 09	1,216,168 80	79,338
Year ended March 31, 1908.....	1,084	242,386	12,293,274 17	50 71	59,243 71	116,435
" " 1909.....	1,102	199,884	9,415,569 29	47 10	.....	115,048
" " 1910.....	1,133	190,510	8,816,511 71	46 28	.....	96,413
" " 1911.....	1,151	203,196	9,957,016 17	49 00	.....	90,664
" " 1912.....	1,172	225,316	11,054,877 19	49 06	223,831 24	95,829
" " 1913.....	1,212	230,263	11,299,963 88	49 07	.....	96,835
" " 1914.....	1,250	233,260	11,346,459 39	48 02	140,318 64	104,917
" " 1915.....	1,269	183,515	10,154,189 07	55 33	.....	104,816
" " 1916.....	1,289	173,456	8,539,742 07	49 23	295,100 47	77,985
" " 1917.....	1,312	205,050	11,974,434 11	58 39	.....	68,254
" " 1918.....	1,318	162,921	11,791,966 66	72 38	91,649 09	78,259
" " 1919.....	1,318	141,627	12,593,190 06	88 91	174,103 40	64,390

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CANADIAN LUMBERMEN'S—*Concluded.*

EXPENDITURE.

Amount paid for losses occurring during the year.....	\$ 5,034 12
Deduct reinsurance.....	5,034 12
Administrative expenses paid Attorney Company.....	\$ 4,414 06
Auditors' fees.....	50 00
Taxes, fire.....	1,142 76
Miscellaneous expenditure, viz:—Profits paid subscribers under terminated contracts.....	616 54
Total expenditure.....	\$ 6,223 36

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1918.....	\$ 25,451 05
Amount of cash income as above.....	9,667 50
Total.....	\$ 35,118 55
Amount of expenditure as above.....	6,223 36
Balance of net ledger assets, December 31, 1919 (\$42,421.16 less \$13,525.97 ledger liability).....	28,895 19

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums paid to unlicensed companies.....	\$ 30,232 62
Commission and dividends thereon.....	1,191 04
Amount of losses recovered.....	3,112 57
Reserve of unearned premiums, \$15,988.55; carried out at 80 per cent.....	12,790 84
Amount of reinsurance premiums payable to such companies.....	2,983 04
Amount of cash or other securities held as security for recovery of losses, etc.....	13,605 97

Risks and Premiums.	Class of Business.	
	Fire.	
	Amount.	Premiums.
	\$	\$ cts.
Gross in force at December 31, 1918.....	1,275,900	29,392 52
Taken in 1919, new and renewed.....	1,905,304	43,196 07
Totals.....	3,181,204	72,588 59
Less ceased.....	1,615,900	37,926 60
Gross in force at December 31, 1919.....	1,565,304	34,661 99
Less reinsured.....	1,565,304	34,661 99
Net in force at December 31, 1919.....	None	None.

10 GEORGE V, A. 1920

THE CANADIAN SURETY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, F. W. LAFRENTZ—Vice-President, SIR GEO. BURN—General Manager, W. H. HALL—
Secretary, WM. H. BURGESS—Principal Office—26 Wellington Street East, Toronto.

(Incorporated by an Act of the Parliament of Canada 1-2 George V, Chap. 60, assented to May 19, 1911.
On March 1, 1917, its power was extended to include burglary and plate glass insurance, under the provisions of section 81 of the Insurance Act, 1910, and on August, 3, 1917, its power was further extended to include automobile insurance under the provisions of the said section. On February 8, 1919, and November 17, 1919, its powers were further extended to include automobile (including automobile against fire) and forgery insurance respectively under the provisions of Section 77 of the Insurance Act, 1917. Dominion license issued May 15, 1913.)

CAPITAL.

Amount of capital authorized.....	\$ 1,000,000 00
Amount of capital stock subscribed and paid in cash.....	250,000 00
Amount of premium on capital stock paid in by stockholders.....	40,000 00

ASSETS.

Book value of bonds and debts. (<i>For details, see Schedule B</i>).....	\$ 396,005 27
Cash at head and branch offices.....	1,450 00
Cash in banks, viz:—	
Bank of Nova Scotia, Toronto (savings account).....	\$ 8,410 07
Union Bank of Canada, Toronto (premium account).....	18,425 66
Union Bank of Canada, Toronto (current account).....	818 60
Union Bank of Canada, Winnipeg.....	7,224 06
Royal Bank of Canada, Montreal.....	4,560 56
Total cash in banks.....	39,438 95
Advanced to Employees for Victory Loan.....	450 00
Total ledger assets.....	\$ 437,344 22
The excess of book value of bonds and debentures over market value (\$8,088.61), is covered by Investment Reserve Fund in Liabilities.	

OTHER ASSETS.

Interest accrued.....	5,976 19
Agents' balances and premiums uncollected, viz:—	
Automobile (including Fire Risk) in Canada (\$401.36 on business prior to Oct. 1, 1919).....	\$ 1,166 02
Automobile (excluding Fire Risk) in Canada (\$894.95 on business prior to Oct. 1, 1919).....	3,150 22
Burglary, in Canada (\$304.39 on business prior to Oct. 1, 1919).....	2,455 16
Burglary, in other countries (\$509.67 on business prior to Oct. 1, 1919).....	1,196 95
Guarantee, in Canada (\$4,308.08 on business prior to Oct. 1, 1919).....	10,902 57
Guarantee, in other countries (\$199.58 on business prior to Oct. 1, 1919).....	1,100 24
Plate Glass, in Canada (\$79.89 on business prior to Oct. 1, 1919).....	1,099 73
Plate Glass, in other countries.....	46 67
Total.....	21,117 56
Amount due for reinsurance losses, Automobile (including Fire Risk), \$558.61; Automobile (excluding Fire Risk), \$115.43 ..	674 04
Total assets ..	\$ 465,112 01

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THE CANADIAN SURETY—Continued.

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of automobile (including fire risk) claims, unadjusted.....	\$	407 50	
Net amount of automobile (excluding fire risk) claims, unadjusted.....		2,015 30	
Net amount of burglary claims.....		1,222 50	
Net amount of guarantee claims, unadjusted.....		9,070 19	
Net amount of guarantee claims, resisted, in suit.....		611 61	
Net amount of plate glass claims, unadjusted.....		355 33	
Net amount of unsettled claims.....	\$		13,682 43
Reserve of unearned premiums: automobile (including fire risk), \$3,038.99; automobile (excluding fire risk), \$8,781.13; burglary, \$6,028.59; guarantee, \$49,314.05; plate glass, \$5,718; forgery, \$35; total, \$72,915.76, carried out at 80 per cent.....			58,332 61
Reinsurance premiums due:—			
Automobile (including Fire Risk).....	\$	258 90	
Automobile (excluding Fire Risk).....		1,513 81	
Burglary.....		1,714 61	
Guarantee.....		6,142 46	
Plate Glass.....		114 80	
Total.....			9,744 58
Taxes due and accrued.....			6,000 00
Investment Reserve Fund.....			8,088 61
Borrowed money.....			20,000 00
Total liabilities in Canada.....	\$		115,848 23

(2) *Liabilities in other Countries.*

Net amount of guarantee claims, unadjusted.....	\$	1,747 21	
Reserve of unearned premiums, viz:—			
Burglary.....	\$	7,905 93	
Guarantee.....		14,724 50	
Total, \$22,630.43, carried out at 80 per cent.....			18,104 35
Total liabilities in other countries.....	\$		19,851 56
Total liabilities in all countries.....	\$		135,699 79
Surplus of assets over liabilities (except capital).....	\$		329,412 22
Capital stock paid in cash.....			250,000 00
Surplus over liabilities and capital.....	\$		79,412 22

INCOME.

Premiums.	Class of Business.							
	Auto- mobile (includ- ing) Fire Risk.	Auto- mobile (exclud- ing) Fire Risk.	Burglary.		Guarantee		Plate Glass.	
	In Canada.	In Canada.	In Canada.	Outside Canada.	In Canada.	Outside Canada.	In Canada.	
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	8,094 12	30,910 02	15,876 77	13,304 12	125,231 41	40,385 39	6,418 91	
Less reinsurance.....	2,082 64	8,983 48	2,896 91		12,577 31	75 00	415 54	
Less return premiums.....	1,347 00	7,183 32	2,311 18	1,452 82	23,922 02	9,555 76	1,614 51	
Total deduction.....	3,429 64	16,166 80	5,208 09		36,499 33	9,630 76	2,030 05	
Net cash received.....	4,664 48	14,743 22	10,668 68	11,851 30	88,732 08	30,754 63	4,388 86	

10 GEORGE V, A. 1920

THE CANADIAN SURETY—Continued.

INCOME—Concluded.

Net cash received for premiums for all classes of business.....	\$	165,803 25
Cash received for interest on investments.....		19,333 06
Profit on sale of securities.....		587 12
Total.....	\$	185,723 43
Received for increased capital.....		25,000 00
Total income.....	\$	210,723 43

EXPENDITURE.

Claims.	Class of Business.					
	Automobile (including Fire Risk.	Automobile (excluding Fire Risk.	Burglary.	Guarantee.		Plate Glass.
	In Canada.	In Canada.	In Canada.	In Canada.	Outside Canada.	In Canada.
	\$	cts.	\$	cts.	\$	cts.
Paid for claims occurring in previous years.....			422 00	2,416 54	62 80	
Less savings and salvage.....				36 50		
Net paid for said claims.....				2,380 04		
Paid for claims occurring during the year.....	3,642 85	4,114 88	2,529 67	19,314 59	2,355 42	2,892 44
Deduct savings and salvage.....		27 00		11,559 03		94 86
Deduct reinsurances.....	13 54	1,557 51		382 17	302 52	272 94
Total deduction.....		1,584 51		11,941 20		367 80
Net paid for said claims.....				7,373 39	2,052 90	
Total net paid for said claims.....	3,629 31	2,530 37	2,951 67	9,753 43	2,115 70	2,524 64

Total net payments for all claims for all classes of business in all countries.....	23,505 12
Dividends.....	38,250 00
Commission and brokerage.....	35,937 93
Taxes.....	4,445 25
Salaries, fees and travelling expenses:—salaries:—Head office, \$46,723.57; fees:—Directors, \$590; Auditors, \$50; travelling expenses, \$3,354.80.....	50,718 37
Miscellaneous expenditure: viz:—Advertising, \$1,032.84; furniture and fixtures, \$1,691.63; sundries, \$3,435.64; postage, telegrams, telephones and express, \$2,371.95; printing and stationery, \$4,113.74; rents, \$2,405.70; patriotic and red cross funds, etc., \$275; claim expenses, \$1,343.67; underwriters' boards, tariff associations, \$264.03.....	16,934 20
Total expenditure.....	\$ 169,790 87

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1918.....	\$	376,411 66
Amount of cash income.....		210,723 43
Total.....	\$	587,135 09
Amount of cash expenditure.....		169,790 87
Balance, net ledger assets, at December 31, 1919: (\$437,344.22, less \$20,000 ledger liability).....	\$	417,344 22

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THE CANADIAN SURETY—Continued.

SUMMARY OF RISKS AND PREMIUMS.

Automobile (including Fire Risk).	Class of Business.		
	In Canada.		
	No.	Amount.	Premiums.
		\$ cts.	\$ cts.
Taken during 1919—new.....	541	608,546	9,843 15
Deduct terminated.....	80	99,623	1,705 85
Gross in force at end of 1919.....	461	508,923	8,137 30
Deduct reinsured.....		150,388	2,059 31
Net in force at end of 1919.....	461	358,535	6,077 99

Automobile (excluding Fire Risk).	Class of Business		
	In Canada.		
	No.	Amount.	Premiums.
		\$	\$ cts.
Gross in force at end of 1918.....	133	899,595	4,862 65
Taken during 1919, new and renewed.....	667	4,639,525	34,393 92
Total.....	800	5,539,120	39,256 57
Deduct terminated.....	245	1,678,207	13,266 20
Gross in force at end of 1919.....	555	3,860,913	25,990 37
Deduct reinsured.....		1,295,050	8,428 80
Net in force at end of 1919.....	555	2,565,863	17,561 57

Burglary Risks.	Class of Business.								
	In Canada.			In other Countries			Totals in all Countries		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1918.....	294	511,393	4,229 70	44	313,738	1,208 72	338	825,131	5,438 42
Taken during 1919—new and renewed.....	716	1,698,228	17,665 92	782	3,777,274	15,004 21	1498	5,475,502	32,670 13
Total.....	1,010	2,209,621	21,895 62	826	4,091,012	16,212 93	1,836	6,300,633	38,108 55
Deduct terminated.....	522	1,531,468	9,722 57	88	438,184	4,367 98	610	1,969,652	14,090 55
Gross in force at end of 1919.....	488	678,153	12,173 05	738	3,652,828	11,844 95	1,226	4,330,981	24,018 00
Deduct reinsured.....		55,416	1,107 60					55,416	1,107 60
Net in force at end of 1919.....	488	622,737	11,065 45	738	3,652,828	11,844 95	1,226	4,275,565	22,910 40

10 GEORGE V, A. 1920

THE CANADIAN SURETY—Continued.

SUMMARY OF RISKS AND PREMIUMS—Concluded.

Guarantee Risks	Class of Business.								
	In Canada			In other countries.			Totals in all countries.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1918.....	5,454	14,526,823	91,409 84	1,086	5,996,797	29,621 44	6,540	20,523,620	121,031 28
Taken during 1919—new and renewed.....	8,036	21,146,890	126,623 33	1,739	8,502,407	40,615 19	9,775	29,649,297	167,238 52
Total.....	13,490	35,673,713	218,033 17	2,825	14,499,204	70,236 63	16,315	50,172,917	288,269 80
Deduct terminated.....	7,190	20,063,174	99,568 08	1,395	7,348,611	41,252 94	8,585	27,411,785	140,821 02
Gross in force at end of 1919.....	6,300	15,610,539	118,465 09	1,430	7,150,593	28,983 69	7,730	22,761,132	147,448 78
Deduct reinsured.....		2,957,890	21,465 96		30,000	75 00		2,987,890	21,540 96
Net in force at end of 1919.....	6,300	12,652,649	96,999 13	1,430	7,120,593	28,908 69	7,730	19,773,242	125,907 82

	Plate Glass.		Forgery.		
	In Canada.		In Canada.		
	No.	Premiums.	No.	Amount.	Premiums.
		\$ cts.		\$	\$ cts.
Gross in force at end of 1918.....	370	9,378 95	1	14,000	70 00
Taken during 1919—new.....	251	5,788 07			
—renewed.....	91	1,483 92			
Total.....	712	16,650 94			
Deduct terminated.....	190	4,391 93			
Gross in force at end of 1919.....	522	12,259 01			
Deduct reinsured.....		988 87			
Net in force at end of 1919.....	522	11,270 14	1	14,000	70 00

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THE CANADIAN SURETY—*Concluded.*

SCHEDULE B.

Bonds and debentures owned by the Company, viz.:—

<i>On deposit with Receiver General.</i>	Par value.	Book value.	Market value.
Prov. of Alberta, 1924, 4½ p.c.....	\$ 10,000 00	\$ 9,725 00	\$ 9,500 00
“ Ontario, 1928, 6 p.c.....	5,000 00	5,000 00	5,000 00
Newfoundland, 1928, 6½ p.c.....	10,000 00	10,000 00	10,000 00
<i>Cities—</i>			
Belleville, 1941, 4½ p.c.....	10,000 00	9,424 00	9,100 00
Brandon, 1933, 5 p.c.....	10,000 00	9,852 00	9,500 00
Fort William, 1952, 4½ p.c.....	2,000 00	1,828 40	1,680 00
Guelph, 1932, 5 p.c.....	1,514 75	1,553 38	1,484 45
Hamilton, 1940, 4 p.c.....	1,946 66	1,620 21	1,674 12
Medicine Hat, Alta., 1933, 5 p.c.....	10,000 00	9,525 00	9,000 00
Stratford, 1932, 4½ p.c.....	5,700 00	5,438 94	5,301 00
Sydney, N.S., 1942, 4½ p.c.....	15,000 00	13,374 00	13,050 00
Toronto, 1948, 4 p.c.....	9,733 33	8,874 85	8,273 33
Victoria, 1936, 4 p.c.....	9,733 34	8,867 06	7,981 33
<i>Towns—</i>			
Estevan, 1942–1943, 5 p.c.....	8,000 00	6,885 76	6,640 00
Owen Sound, 1932, 4½ p.c.....	10,000 00	9,509 00	9,200 00
Lindsay, 1934, 5½ p.c.....	5,000 00	5,172 50	5,100 00
North Bay, 1938–1943, 5 p.c.....	12,000 00	11,516 40	11,240 00
Transcona, Man., 1944, 6 p.c.....	10,000 00	9,950 00	9,700 00
Orillia, 1923, 5 p.c.....	2,234 10	2,171 99	2,189 41
Orillia, 1925, 5 p.c.....	2,463 10	2,383 54	2,413 83
Swift Current, 1933, 6 p.c.....	5,000 00	5,122 50	4,900 00
Waterloo, 1928, 5½ p.c.....	2,423 48	2,548 29	2,520 41
Welland, 1934, 5½ p.c.....	2,000 00	2,025 00	2,040 00
<i>Townships—</i>			
Bruce, 1922, 5 p.c.....	9,867 01	9,755 12	9,768 33
Esquimalt, 1963, 5 p.c.....	2,000 00	1,760 00	1,640 00
North Vancouver, Dist., 1960, 5 p.c.....	7,000 00	6,379 80	5,880 00
Richmond, B.C., 1959, 4½ p.c.....	7,000 00	5,916 40	5,320 00
St. Vital, Man. (R.M.), 1933, 6 p.c.....	1,000 00	1,012 10	1,010 00
<i>County—</i>			
Norfolk, Ont., 1932, 5 p.c.....	5,000 00	4,688 90	4,688 90
<i>School—</i>			
Guelph, P., 1932, 5 p.c.....	2,500 00	2,563 74	2,450 00
Total on deposit with Receiver General	\$ 194,115 77	\$ 184,443 88	\$ 178,245 11
<i>Held by the Company.</i>			
<i>Governments—</i>			
Dom. of Canada Victory Loan, 1937, 5½ p.c....	50,000 00	49,363 15	50,000 00
Dom. of Canada Victory Loan, 1933, 5½ p.c....	50,000 00	50,000 00	50,000 00
Dom. of Canada Victory Loan, 1934, 5½ p.c....	25,000 00	25,000 00	25,000 00
Dom. of Canada Victory Loan, 1923, 5½ p.c....	1,000 00	1,002 50	1,000 00
*Prov. of New Brunswick, 1939, 3 p.c.....	10,000 00	7,900 00	7,300 00
Prov. of Saskatchewan, 1925, 5 p.c.....	5,000 00	4,699 50	4,950 00
Prov. of Saskatchewan, 1932, 5 p.c.....	5,000 00	4,453 00	4,453 00
Prov. of Quebec, 1946, 4½ p.c.....	5,000 00	4,295 50	4,295 50
<i>Cities—</i>			
Edmonton, 1933, 5 p.c.....	1,000 00	967 70	920 00
Portage Industrial Exhibition Association (g'teed by Portage la Prairie), 1934, 5 p.c.....	7,000 00	6,642 30	6,370 00
†Sorel, 1952, 5 p.c.....	17,000 00	16,297 90	15,470 00
Windsor, Ont, 1946 to 1949, 5½ p.c.....	9,964 20	9,582 52	9,582 52
Winnipeg, Man., 1926, 5 p.c.....	5,000 00	4,641 90	4,641 90
<i>Towns—</i>			
Neepawa, Man., 1944, 6 p.c.....	3,000 00	3,091 50	2,910 00
Renfrew, 1937 to 1941, 5 p.c.....	1,877 23	1,785 45	1,792 86
Smith Falls, 1933 to 1935, 5½ p.c.....	2,464 54	2,487 31	2,464 54
Sandwich, 1921, 6 p.c.....	682 94	700 22	696 59
Sandwich, 1923, 6 p.c.....	385 36	397 69	396 92
Sandwich, 1924, 6 p.c.....	768 47	795 44	795 44
Sandwich, 1925, 6 p.c.....	174 58	181 23	181 56
Watrous, 1922 to 1956, 5½ p.c.....	1,954 69	1,782 69	1,740 00
<i>County—</i>			
Simcoe, 1934 to 1935, 5 p.c.....	2,984 08	2,938 76	2,954 23
<i>School—</i>			
†St. Hyacinthe, 1953 to 1960, 4½ p.c.....	10,346 29	9,179 13	8,380 49
<i>Miscellaneous—</i>			
Toronto Harbour Coms., 1953, 4½ p.c.....	4,000 00	3,376 00	3,376 00
Total par, book and market values	\$ 413,718 15	\$ 396,005 27	\$ 387,916 66

*On deposit with Government of New Brunswick.

† “ “ “ Quebec.

10 GEORGE V, A. 1920

CAR AND GENERAL INSURANCE CORPORATION, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

Chairman, A. W. WAMSLEY—Secretary, W. A. HURST—Principal Office, London, Eng.—Chief Agent in Canada, ARTHUR BARRY—Principal Office in Canada, Montreal, Que.

(Established in 1903. Commenced business in Canada, Dec. 4, 1918.)

CAPITAL.

Amount of joint stock authorized.....	£250,000	0	0	\$ 1,216,666	66
Amount of joint stock subscribed.....	130,745	0	0	=	635,420 70
Amount paid thereon in cash.....	51,436	5	0	=	249,980 17

ASSETS IN CANADA.

Held solely for the protection of Canadian policyholders

Bonds and debentures on deposit with Receiver General:—

Par value. Market value.

Government—

Dom. of Canada bonds, 1929, 5½ p.c.....	\$ 50,000 00	\$ 48,500 00
Dom. of Canada Victory Loan, 1933, 5½ p.c.....	148,500 00	148,500 00
Dom. of Canada War Loan, 1937, 5½ p.c.....	31,500 00	31,500 00

Miscellaneous—

Canada Permanent Mortgage, 1920, 4½ p.c.....	25,000 00	25,000 00
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Total on deposit with Receiver General..... \$ 255,000 00 \$ 253,500 00

Carried out at market value..... \$ 253,500 00

Other Assets in Canada.

Amount of loan secured by stock..... 4,752 39

Par value. Market value. Amount loaned.

50 shares Laurentide Co., Ltd.....	\$ 5,000 00	\$ 13,350 00	\$ 4,752 39
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Bonds held by company:—

Par value. Market value.

Dom. of Canada Victory Loan, 1923, 5½ p.c.....	\$ 25,000 00	\$ 25,000 00
Dom. of Canada Victory Loan, 1924, 5½ p.c.....	12,000 00	12,000 00

Total par and market values..... \$ 37,000 00 \$ 37,000 00

Carried out at market value..... 37,000 00

Cash at head office..... 1,047 10

Cash in banks, viz.:—

Bank of Montreal, Montreal.....	\$ 1,396 05
Bank of Montreal, New York.....	100 00
Royal Bank, Montreal.....	22 79

Total cash in banks..... 1,518 84

Interest accrued..... 3,460 29

Agents' balances and premiums uncollected, viz.:—

Fire.....	\$ 15,053 25
Accident.....	1,078 33
Automobile, (including Fire Risk).....	4,802 73
Automobile, (excluding Fire Risk).....	2,519 56
Liability.....	82 50
Sickness.....	937 14

Total..... 24,473 51

Office furniture and plans..... 2,991 28

Reinsurance premiums due (Fire)..... 3,638 74

Total assets in Canada..... \$ 332,382 15

SESSIONAL PAPER No. 8

CAR AND GENERAL—Continued.

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted.....	\$ 1,620 00
“ automobile (including fire risk) claims, unadjusted	17 26
“ automobile (excluding fire risk) claims, unadjusted.....	375 50
“ liability claims, unadjusted.....	60 00
“ sickness claims, unadjusted.....	105 72
Total net amount of unsettled claims.....	\$ 2,178 48
Reserve of unearned premiums, viz.:—	
Fire.....	\$ 43,396 98
Accident.....	1,183 52
Automobile (including Fire Risk).....	6,557 85
Automobile (excluding Fire Risk).....	1,039 75
Liability.....	611 85
Sickness.....	999 97
Total, \$53,789.92; carried out at 80 per cent.....	43,031 94
Taxes due and accrued.....	3,229 00
Due Royal Exchange Assur. for proportion of office expenses.....	3,057 36
Total liabilities in Canada.....	\$ 51,496 78

INCOME IN CANADA.

	Class of Business.						
	Fire.	Accident.	Auto- mobile (includ- ing Fire Risk).	Auto- mobile (exclud- ing Fire Risk).	Liability.	Hail.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	109,838 24	1,296 29	12,903 12	4,554 94	1,113 71	157,582 90	1,046 03
Less reinsurances.....	22,041 99	426 06	4,017 84	2,824 85			374 75
Less return premiums.....	15,934 00	137 95	1,798 16	427 36		3,139 18	37 95
Total deduction.....	37,975 99	564 01	5,816 00	3,252 21			412 70
Net cash received.....	71,862 25	732 28	7,087 12	1,302 73	1,113 71	154,443 72	633 33
Net cash received for premiums for all classes of business.....							\$ 237,175 14
Received for interest on investments.....							11,894 89
Bank exchange.....							68 75
Total income in Canada.....							\$ 249,138 78

EXPENDITURE IN CANADA.

Claims.	Class of Business.					
	Fire.	Accident.	Auto- mobile (includ- ing Fire Risk).	Auto- mobile (exclud- ing Fire Risk).	Hail.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Paid for claims occurring during the year.....	36,873 17	34 28	2,728 24	519 90	90,131 75	86 81
Less savings and salvage.....			125 00			
Less reinsurance.....	8,151 19		517 92	201 30		
Total deduction.....			642 92			
Total net payment for claims.....	28,721 98	34 28	2,085 32	318 60	90,131 75	86 81

10 GEORGE V, A. 1920

CAR AND GENERAL—*Concluded.*EXPENDITURE IN CANADA—*Concluded.*

Total net payments for claims for all classes of business	\$ 121,378 74
Commission and brokerage, fire, \$10,923.73; other, \$42,785.22	53,708 95
Taxes, fire, \$2,302.11; other, \$321.77	2,623 88
*Salaries, fees and travelling expenses:—Salaries of chief agency, \$8,851.32; travelling expenses of chief agency officials, \$1,627.97	10,479 29
†Miscellaneous expenditure, viz.:—Advertising, \$1,533.96; furniture and fixtures, \$701.52; legal expenses, \$126.50; maps and plans, \$2,831.28; postage, telegrams, telephones and express, \$1,360.95; printing and stationery, \$7,565.41; rents, \$600; underwriters' boards, associations, etc., \$70.56; sundries, \$745.67	15,535 85
Total expenditure in Canada	\$ 203,726 71

*(\$7,866.94 belongs to Fire business.)

†(\$9,337.99 belongs to Fire business.)

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Fire.			Accident.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		\$	\$ cts.		\$	\$ cts.
Taken in 1919—New	2,034	24,240,658	129,543 29	205	346,750	2,955 27
Less ceased	440	16,459,489	41,648 12	12	30,250	172 80
Gross in force at end of 1919	1,594	7,781,169	87,895 17	193	316 500	2,782 47
Less reinsured		1,824,532	12,179 48	34	52,049	415 43
Net in force at end of 1919	1,594	5,956,637	75,715 69	159	264 451	2,367 04

Risks and Premiums.	Class of Business.					
	Automobile (Including Fire Risk).			Automobile (Excluding Fire Risk).		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		\$	\$ cts.		\$	\$ cts.
Taken in 1919—New	940	1,023,141	19,261 52	79	790 000	7,914 36
Less ceased	229	149,176	2,188 45	20	200,000	3,065 00
Gross in force at end of 1919	711	873,965	17,073 07	59	590,000	4,849 36
Less reinsured		237,908	3,957 36	34	340,000	2,769 81
Net in force at end of 1919	711	636,057	13,115 71	25	250,000	2,079 55

Risks and Premiums.	Class of Business.							
	Liability.			Hail.			Sickness.	
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Premiums.
		\$	\$ cts.		\$	\$ cts.		\$ cts.
Taken in 1919—New	9	90,000	1,223 71	1,769	2,300,663	157,582 90	166	2,487 77
Less ceased				1,769	2,300,663	157,582 90	8	121 82
Gross in force at end of 1919	9	90,000	1,223 71				158	2,365 95
Less reinsured								366 00
Net in force at end of 1919	9	90,000	1,223 71				158	1,999 95

(For General Business Statement, see Appendix).

SESSIONAL PAPER No. 8

THE CENTURY INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

Chairman, HENRY BROWN—Secretary, JNO. R. LITTLE—Principal Office, Edinburgh, Scotland—
Chief Agent in Canada, T. W. GREER—Head Office in Canada, Vancouver, B.C.

(Incorporated 1885. Dominion license issued, December 12, 1917.)

CAPITAL.

Amount of joint stock capital authorized, subscribed £315,000	\$ 1,533,000 00
Amount paid in cash, £105,000.....	511,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds on deposit with Receiver General, viz.:—

<i>Governments—</i>	Par value.	Market value.
Dom. of Canada Bonds, 1920/1925, 4½ p.c.	\$ 5,840 00	\$ 5,664 80
Dom. of Canada Victory Loan, 1933, 5½ p.c.	30,000 00	30,000 00
Dom. of Canada Victory Loan, 1937, 5½ p.c.	50,000 00	50,000 00
Prov. of Alberta, 1943, 4½ p.c.	21,413 33	18,843 73
Prov. of Manitoba, 1953, 4½ p.c.	10,220 00	8,993 60
Prov. of Manitoba, 1923, 5 p.c.	4,380 00	4,336 20
Prov. of Ontario, 1947, 4 p.c.	25,063 33	21,303 83
Prov. of Saskatchewan, 1923, 4 p.c.	8,273 34	7,694 20
<i>City—</i>		
Regina, Sask., 4½ p.c.	9,733 33	8,954 67
Regina, Sask., 1952, 4½ p.c.	4,866 67	4,039 33
<i>Township—</i>		
Richmond, 1962, 4½ p.c.	16,000 00	12,160 00
<i>Railway—</i>		
Can. Northern Ontario Ry., 1st Mtge., (g'teed by Dom. of Can), 1961, 3½ p.c.	13,140 00	9,460 80

Total on deposit with Receiver General.....\$ 198,930 00 \$ 181,451 16

Carried out at market value.....\$ 181,451 16

Other Assets in Canada.

Cash at Chief Agency in Canada	1,909 86
Cash in banks, in Canada, viz.:—	
Home Bank of Canada, Toronto.....	\$ 20,047 53
Canadian Bank of Commerce, Vancouver.....	5,687 58
Total cash in banks.....	25,735 11
Agents' balances and premiums uncollected (\$204.38 on business prior to Oct. 1, 1919).....	33,813 62
Office furniture and palms.....	894 90
Total assets in Canada.....	\$ 243,804 65

LIABILITIES IN CANADA.

Net amount of claims, unadjusted (\$3,333 accrued in previous years).....	\$ 15,449 38
Reserve of unearned premiums, \$122,302.84 carried out at 80 per cent.	97,842 27
General Agency commissions, B.C., due.....	7,740 92
Reinsurance premiums.....	7,666 54
Adjustment expenses.....	157 16
Taxes due and accrued.....	5,947 21
Total liabilities in Canada.....	\$ 134,803 48

10 GEORGE V, A. 1920

THE CENTURY INSURANCE COMPANY—*Concluded.*

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 268,543 69	
Deduct reinsurances, \$29,863.20; return premiums, \$42,224.78.....	72,087 98	
Net cash received for said premiums.....		\$ 196,455 71
Received for interest.....		3,020 67
Total income in Canada.....		<u>\$ 199,476 38</u>

EXPENDITURE IN CANADA.

Paid for claims occurring in previous years, Fire.....	\$ 25,893 76	
Deduct reinsurances, \$5,596.56; savings and salvage, \$2,241.36.....	7,837 92	
Net paid for said claims.....		\$ 18,055 84
Paid for claims occurring during the year.....	\$ 60,280 86	
Deduct reinsurances, \$4,958.80; savings and salvage, \$870.52.....	5,829 32	
Net paid for said claims.....		\$ 54,451 54
Total net amount paid for all claims.....		\$ 72,507 38
Paid or allowed for commission or brokerage.....		56,844 64
Paid for taxes.....		3,695 86
All other expenditure: Advertising, \$80.20; maps and plans, \$248.02; legal expenses, \$9.30; printing and stationery, \$612.36; underwriters' boards, tariff associations, etc., \$1,963.66; adjustment expenses, \$1,393.84.....		4,307 38
Total expenditure in Canada.....		<u>\$ 137,355 26</u>

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at end of 1918.....	\$ 17,054,746	\$ 205,683 32
Taken in 1919, new.....	16,037,972	271,113 21
Total.....	\$ 33,092,718	\$ 476,796 53
Less ceased.....	22,720,703	204,791 47
Gross in force at end of 1919.....	\$ 10,372,015	\$ 272,005 06
Less reinsured.....	1,657,943	35,387 91
Net in force at end of 1919.....	<u>\$ 8,714,072</u>	<u>\$ 236,617 15</u>

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

CHINA FIRE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, HON. P. H. HOLYOAK—General Manager, C. MONTAGUE. Ede—Principal Office, Hong Kong—Chief Agent in Canada, C. R. DRAYTON—Head Office in Canada, Toronto, Ont.

(Incorporated, 1870. Dominion license issued, September 11, 1919.)

CAPITAL.

Authorized	\$ 1,500,000 00
Subscribed	1,500,000 00
Paid up in cash	<u>300,000 00</u>

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bond on deposit with Receiver General.		
British War Loan, 1929 47, 5 p.c.	Par value. \$ 27,253 33	Market value. \$ 25,618 00
Carried out at market value		\$ 25,618 00

Other Assets in Canada.

Cash in Bank of Nova Scotia, Vancouver, B.C.	383 14
Agents' balances and premiums uncollected	<u>3,814 47</u>
Total assets in Canada	\$ 29,815 61

LIABILITIES IN CANADA.

Reserve of unearned premiums, \$3,654.08; carried out at 80 per cent thereof	\$ 2,923 26
Taxes due and accrued	150 00
Reinsurance premiums	1,243 76
All other liabilities	<u>1,000 00</u>
Total liabilities in Canada	\$ 5,317 02

INCOME IN CANADA.

Gross cash received for premiums	\$ 2,983 20
Deduct reinsurances, \$418.13; return premiums, \$841.78	<u>1,259 91</u>
Total net cash received for premiums	\$ 1,723 29
Total income in Canada	\$ 1,723 29

EXPENDITURE IN CANADA.

Paid for commission or brokerage	\$ 1,073 51
Paid for taxes	260 00
Paid for: Salaries of general and special agents, \$268.29; travelling expenses, \$5.99	274 28
Miscellaneous expenditure, viz.: Advertising, \$35.54; legal expenses, \$75; maps and plans, \$75.; postage, telegrams, telephones and express, \$4.85; printing and stationery, \$467.25; rents, \$36.53; sundry expenses, \$38.19	<u>732 36</u>
Total expenditure in Canada	\$ 2,340 15

10 GEORGE V, A. 1920

CHINA FIRE—*Concluded.*

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Taken in 1919, new.....	\$ 428,585	\$ 6,797 67
Less ceased.....	55,500	1,002 73
Gross in force at end of 1919.....	\$ 373,085	\$ 5,794 94
Less reinsured.....	122,600	1,569 01
Net in force at end of 1919	\$ 250,485	\$ 4,225 93

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

CITIZENS' INSURANCE COMPANY OF MISSOURI.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, CHAS. E. CHASE—Secretary, P. O. CROCKER—Principal Office, St. Louis, Mo.—Chief Agent in Canada, C. H. MACAULAY—Head Office in Canada, Vancouver, B.C.

(Incorporated, 1837. Dominion license issued, December 4, 1917.)

CAPITAL.

Amount of joint stock capital authorized, subscribed, and paid in cash \$ 200,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bond on deposit with Receiver General.

	Par value.	Market value.
Dominion of Canada War Loan, 1927, 5½ p.c.....	\$ 25,000 00	\$ 25,000 00
Carried out at market value.....		\$ 25,000 00

Other Assets in Canada.

Cash in Canadian Bank of Commerce, Vancouver, B.C.....	15,490 38
Agents' balances and premiums uncollected (\$243.51 on business prior to Oct. 1, 1919).....	7,259 29
Total assets in Canada.....	\$ 47,749 67

LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid.....	\$ 204 05
Reserve of unearned premiums, \$8,347.66; carried out at 80 per cent thereof.....	6,678 13
Taxes, due and accrued.....	2,145 57
Return premiums, \$2,395.79; reinsurance, —\$3.35.....	2,392 44
Total liabilities in Canada.....	\$ 11,420 19

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 42,165 87
Deduct reinsurances, —\$8.41; return premiums, \$9,565.49.....	9,557 08
Total net cash received for premiums.....	\$ 32,608 79
Interest on bank deposit.....	158 82
Total income in Canada.....	\$ 32,767 61

EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years.....	\$ 3 69
Amount paid for claims occurring during the year.....	\$ 3,861 34
Less reinsurance, \$6.65; savings and salvage, \$149.60.....	156 25
Net amount paid for said claims.....	\$ 3,705 09
Total net amount paid for claims.....	\$ 3,708 78
Paid for commission or brokerage.....	5,795 78
Paid for taxes.....	1,026 02
Miscellaneous expenditure, viz.: Underwriters' boards, tariff associations, etc., \$416.38; license, \$5; adjusting expense, \$37.13.....	458 51
Total expenditure in Canada.....	\$ 10,989 09

10 GEORGE V, A. 1920

CITIZENS' INSURANCE COMPANY—Continued.

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross in force at end of 1918.....	\$ 3,736,446	\$ 44,570 06
Taken in 1919, new.....	5,051,211	71,206 31
Total.....	\$ 8,787,657	\$ 115,776 37
Less ceased.....	4,366,050	44,621 89
Gross in force at end of 1919.....	\$ 4,421,607	\$ 71,154 48
Less reinsured.....	2,813,045	54,917 45
Net in force at end of 1919.....	\$ 1,608,562	\$ 16,237 03

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

INCOME.

Total premium income	\$ 348,355 95
Received for interest and dividends.....	31,490 54
Total income.....	\$ 379,846 49

DISBURSEMENTS.

Net amount paid for claims.....	\$ 202,604 49
Expenses of adjustment and settlement of claims.....	2,041 10
Paid stockholders for interest or dividends.....	16,000 00
Agents' commissions or brokerage.....	116,217 93
Salaries, fees and all other charges of officers, directors, trustees and home office employees	196 92
Rents.....	116 95
Federal taxes.....	6,729 47
Insurance Department, licenses and fees, etc.....	1,819 34
Decrease on account of reinsurance treaties.....	143,662 08
All other disbursements.....	142 64
Total disbursements.....	\$ 489,530 92

LEDGER ASSETS.

Mortgage loans on real estate, first liens.....	\$ 41,100 00
Book value of bonds and stocks owned.....	527,444 51
Cash in banks and trust companies.....	390,987 17
Agents' balances.....	138,468 75
Total ledger assets.....	\$ 1,098,000 43

NON-LEDGER ASSETS.

Interest accrued.....	9,150 37
Gross assets.....	\$ 1,107,150 80
Deduct assets not admitted.....	45,534 51
Total admitted assets.....	\$ 1,061,616 29

SESSIONAL PAPER No. 2

STATEMENT showing the Yearly Subsidy Payments made to various Railways
from 1884 to March 31, 1919—Continued.

To Whom Paid.		
	\$ cts.	\$ cts.
Brought forward		28,846,681 16
1905.		
Atlantic and North Western Ry. Co.	186,600 00	-
Atlantic and Lake Superior Ry. Co.	42,336 86	
Algoma Central and Hudson's Bay Ry. Co.	341,440 00	
Bruce Mines and Algoma Ry. Co.	25,120 00	
Beersville Coal and Ry. Co.	20,736 00	
Canadian Pacific Ry.—Pheasant Hills Branch.	56,576 00	
Halifax and South Western Ry. Co.	291,842 00	
Kootenay and Arrowhead Ry. Co.	4,176 15	
Lindsay, Bobcaygeon and Pontypool Ry. Co.	185,173 06	
Middleton and Victoria Beach Ry. Co.	47,789 00	
Orford Mountain Ry. Co.	38,250 00	
South Shore Ry.—Canadian Bridge Co.	3,456 46	
St. Mary's River Ry. Co.	32,134 00	
		1,275,629 53
1906.		
Atlantic and North Western Ry. Co.	186,600 00	
Northern Colonization Ry. Co.	75,376 00	
Kootenay and Arrowhead Ry. Co.	89,076 00	
Orford Mountain Ry. Co.	45,764 50	
Restigouche and Western Ry. Co.	50,070 07	
Quebec and Lake St. John Ry. Co.	86,016 00	
Middleton and Victoria Beach Ry. Co.	50,303 80	
James Bay Ry. Co.	651,264 00	
Halifax and South Western Ry. Co.	176,512 00	
Nicola, Kamloops, Similkameen Coal and Ry. Co.	110,592 00	
Chateauguay and Northern Ry. Co.	116,000 00	
		1,637,574 37
1907.		
Atlantic and North Western Ry. Co.	186,600 00	
Klondyke Mines Ry. Co.	96,000 00	
Canadian Pacific Ry. Co. (Staynerville Branch)	9,600 00	
Bay of Quinte Ry. Co.	72,602 45	
Brockville, Westport and Sault Ste. Marie Ry. Co.	35,600 00	
Midland Ry. Co.	4,967 70	
International Ry. Co. of New Brunswick.	51,200 00	
Quebec and Lake St. John Ry. Co.	67,712 00	
Middleton and Victoria Beach Ry. Co.	27,667 20	
James Bay Ry. Co.	420,608 00	
Halifax and South Western Ry. Co.	268,107 20	
Chateauguay and Northern Ry. Co.	84,224 75	
		1,324,889 30
1908.		
Canadian Northern Quebec Ry. Co.	256,870 40	
Canadian Northern Ontario Ry. Co.	244,224 00	
Ottawa, Northern and Western Ry. Co.	4,243 20	
Central Ontario Railway Co.	76,861 36	
Kettle River Valley Ry. Co.	97,771 52	
Colchester Coal and Ry. Co.	12,800 00	
Minudie Coal Co., Limited.	18,544 00	
Napierville Junction Ry. Co.	173,440 00	
Atlantic, Quebec and Western Ry. Co.	64,000 00	
York and Carleton Ry. Co.	14,560 00	
Carried forward	963,314 48	33,084,774 36

10 GEORGE V, A. 1920

STATEMENT showing the Yearly Subsidy Payments made to various Railways
from 1884 to March 31, 1919—*Continued.*

To Whom Paid.		
	\$ cts.	\$ cts.
Brought forward.....	963,314 48	33,084,771 36
1908— <i>Concluded.</i>		
Nicola, Kamloops and Similkameen Coal and Ry. Co.	190 208 00	
Quebec Central Ry. Co.	55,638 69	
Orford Mountain Ry. Co.	24,128 00	
Edmonton, Yukon and Pacific Ry. Co.	91,200 00	
Halifax and South Western Ry. Co.	316,567 73	
Quebec and Lake St. John Ry. Co.	73,472 00	
Midland Ry. Co.	31,892 40	
Canadian Pacific Ry. Co.	3,424 00	
Klondyke Mines Ry. Co.	101,184 00	
Atlantic and North Western Ry. Co.	186,600 00	
Quebec Railway Subsidies	2,394,000 00	
		4,431,629 30
1909.		
Canadian Northern Quebec Ry. Co.	55,449 60	
Canadian Northern Ontario Ry. Co.	556,864 00	
International Ry. Co. of New Brunswick.....	189,849 60	
Central Ontario Ry. Co.	35,404 64	
St. Maurice Valley Ry. Co.	112,640 00	
Maritime Coal, Railway and Power Co.	3,200 00	
St. Mary's and Western Ontario Ry. Co.	67,344 00	
North Shore Ry. Co.	6,880 00	
Atlantic, Quebec and Western Ry. Co.	92,672 00	
Northern Colonization Ry. Co.	68,320 00	
Grand Trunk Pacific Ry. Co.	367,249 00	
Quebec, Montreal and Southern Ry. Co.	43,414 55	
Atlantic and North Western Ry. Co.	186,600 00	
		1,785,887 39
1910.		
Canadian Northern Quebec Ry. Co.	164,172 29	
Grand Trunk Pacific Ry. Co.	550,551 96	
Canadian Pacific Ry. Co.	334,160 00	
International Ry. Co. of New Brunswick.....	187,494 40	
Atlantic, Quebec and Western Ry. Co.	208,896 00	
Cape Breton Ry. Co.	14,400 00	
Northern Colonization Ry. Co.	153,120 00	
Canadian Northern Ontario Ry. Co.	250,982 40	
Quebec, Montreal and Southern Ry. Co.	184,320 00	
		2,048,097 05
1911.		
Atlantic, Quebec and Western Ry. Co.	31,334 40	
International Ry. Co. of New Brunswick.....	169,536 00	
Central Ontario Ry. Co.	24,601 32	
Quebec Central Ry. Co.	129,320 61	
Liverpool and Milton Ry. Co., Ltd.	32,000 00	
Manitoulin and North Shore Ry. Co.	68,638 72	
Grand Trunk Pacific Ry. Co.	302,679 04	
Quebec, Montreal and Southern Ry. Co.	60,000 00	
Canada and Gulf Terminal Ry. Co.	144,803 84	
St. Maurice Valley Ry. Co.	60,480 00	
Canadian Northern Quebec Ry. Co.	144,608 51	
Canadian Northern Ontario Ry. Co.	116,889 60	
		1,284,892 04
Carried forward.....		42,635,280 14

SESSIONAL PAPER No. 2

STATEMENT showing the Yearly Subsidy Payments made to various Railways.
from 1884 to March 31, 1919—Continued.

To Whom Paid.		
	\$ cts.	\$ cts.
Brought forward		42,635,280 14
1912.		
The Central Ontario Ry. Co.	826 17	
The St. Mary's and Western Ontario Ry. Co.	365 00	
The Quebec, Montreal and Southern Ry. Co.	23,835 70	
The Canada and Gulf Terminal Ry. Co.	65,249 75	
The Quebec and Lake St. John Ry. Co.	27,520 00	
The Canadian Pacific Ry. Co.	108,608 00	
The Atlantic, Quebec and Western Ry. Co.	91,279 60	
The Algoma Central and Hudson Bay Ry. Co.	133,584 00	
The Canadian Northern Quebec Ry. Co.	86,468 03	
The Thessalon and Northern Ry. Co.	6,112 00	
The Kettle River Valley Ry. Co.	148,800 09	
The Quebec and Saguenay Ry. Co.	104,992 09	
The Vancouver and Lulu Island Ry. Co.	61,760 00	
		859,400 25
1913.		
The Canadian Pacific Ry. Co.	85,546 43	
The Quebec and Saguenay Ry. Co.	27,641 60	
The Ha Ha Bay Ry. Co.	148,148 20	
The Northern New Brunswick and Seaboard Ry. Co.	86,528 00	
The Canadian Northern Pacific Ry. Co.	2,705,378 00	
The Algoma Eastern Ry. Co.	254,089 40	
The Orford Mountain Ry. Co.	9,984 00	
The Algoma Central and Hudson Bay Ry. Co.	394,859 44	
The Quebec Central Ry. Co.	8,576 00	
The Atlantic, Quebec and Western Ry. Co.	414,618 00	
The Esquimalt and Nanaimo Ry. Co.	365,440 00	
The Southampton Ry. Co.	48,442 88	
The Kettle River Valley Ry. Co.	107,138 40	
The Fredericton and Grand Lake Coal and Ry. Co.	104,996 04	
The St. John and Quebec Ry. Co.	174,420 96	
		4,935,507 35
1914.		
The Algoma Eastern Ry. Co.	179,897 01	
The Canadian Northern Pacific Ry. Co.	2,520,281 00	
The Canadian Northern Alberta Ry. Co.	2,832,024 00	
The Canadian Northern Ontario Ry. Co.	8,948,809 47	
The Northern New Brunswick and Seaboard Ry. Co.	21,632 00	
The Algoma Central and Hudson Bay Ry. Co.	456,304 00	
The St. John and Quebec Ry. Co.	364,617 42	
The Central Railway Co. of Canada	30,145 02	
The Teniskaming and Northern Ontario Ry. Co.	2,134,080 00	
The Southampton Railway Co.	32,837 12	
The Lake Erie and Northern Ry. Co.	135,129 60	
The Quebec and Saguenay Ry. Co.	116,167 68	
The Ha Ha Bay Ry. Co.	66,919 28	
The Canadian Pacific Ry. Co.	344,682 27	
The Alberta Central Railway Co.	119,712 00	
The Kettle River Valley Ry. Co.	699,389 60	
The Central Ontario Ry. Co.	969 39	
The Tilsonburg, Lake Erie and Pacific Ry. Co.	32,640 00	
		19,036,236 77
Carried forward		67,466,424 51

10 GEORGE V, A. 1920

STATEMENT showing the Yearly Subsidy Payments made to various Railways
from 1884 to March 31, 1919—*Concluded.*

To Whom Paid.		
	\$ cts.	\$ cts.
Brought forward.....		67,466,424 51
1915.		
The Fredericton and Grand Lake Coal and Railway Company.....	111,579 96	
The Canadian Northern Ontario Railway Company	2,343,335 80	
The Atlantic and Lake Superior Railway Company.....	18,449 17	
The St. John and Quebec Railway Company.....	59,581 32	
The Ha Ha Bay Railway Company.....	16,158 72	
The Algoma Central and Hudson Bay Railway Company.....	138,980 56	
The Esquimalt and Nanaimo Railway Company	405,120 00	
The Kootenay Central Railway Company	1,065,856 00	
The Canadian Northern Pacific Railway Company.....	178,077 80	
The Canadian Northern Alberta Railway Company.....	262,080 00	
The Algoma Eastern Railway Company.....	13,022 87	
The Alberta Central Railway Company	209,768 00	
The Kettle River Valley Railway Company.....	369,497 28	
		5,191,507 48
1916.		
Quebec Central Railway.....	43,161 60	
International Railway of New Brunswick.....	791 93	
Canadian Northern Ontario Railway.....	495,604 83	
Kettle Valley Railway.....	460,691 49	
Canadian Pacific Railway.....	80,032 00	
Alberta Central Railway.....	75,000 00	
Canadian Northern Pacific Railway.....	244,889 57	
		1,400,171 42
1917.		
Canadian Northern Ontario Railway.....	358,180 41	
Edmonton, Dunvegan and British Columbia Railway.....	125,202 84	
Ha Ha Bay Railway.....	235 80	
Kettle Valley Railway.....	290,902 43	
Lake Erie and Northern Ontario Railway.....	185,062 40	
		959,583 88
1918.		
Canadian Northern Ontario Railway.....	80,963 37	
Canadian Northern Pacific Railway.....	338,893 63	
Quebec, Montreal and Southern Railway.....	14,630 94	
St. John and Quebec Railway	285,916 81	
		720,404 75
1919.		
Canadian Northern Ontario Railway.....	17,909 32	
Canadian Northern Alberta Railway.....	25,896 00	
		43,805 32
		75,781,897 36

REVENUE STATEMENT

10 GEORGE V, A. 1920

COMPARATIVE STATEMENT of Receipts from Consolidated Fund for Fiscal Years
1917-18 and 1918-19.

	1917-18.		1918-19.	
	\$	cts.	\$	cts.
<i>Customs—</i>				
Ontario.....	79,986,726	97	77,374,637	37
Quebec.....	42,995,617	72	43,613,682	91
Nova Scotia.....	4,380,547	65	4,159,820	58
New Brunswick.....	4,294,261	27	4,343,857	31
Prince Edward Island.....	129,600	47	127,025	25
Manitoba.....	11,674,995	90	10,670,356	05
Alberta.....	4,012,656	92	3,432,315	98
Saskatchewan.....	3,806,410	92	2,860,403	00
British Columbia.....	10,227,819	04	11,480,897	27
Yukon.....	118,012	25	74,004	24
British P.O. Parcels.....	7,162	65	1,877	38
	161,633,811	76	153,138,377	34
Less returned duties and draw-backs.....	17,461,182	06	10,969,189	36
		144,172,629 70		147,169,187 98
Chinese Immigration.....		208,965 69		2,026,669 00
<i>Excise—</i>				
Ontario.....	4,792,228	15	3,260,257	37
Quebec.....	18,930,455	53	25,959,192	51
Nova Scotia.....	92,314	98	69,975	10
New Brunswick.....	73,588	58	69,557	45
Prince Edward Island.....	25,945	32	47,127	92
Manitoba.....	2,001,497	64	360,057	01
Alberta.....	125,544	13	124,478	75
Saskatchewan.....	51,505	86	19,519	70
British Columbia.....	902,568	13	246,962	06
Yukon.....	8,946	05	6,605	22
	27,004,594	37	30,163,733	09
Less refunds.....	235,116	85	144,281	80
	26,769,477	52	30,019,451	29
Methylated spirits.....	398,967	75	322,582	97
		27,168,445 27		30,342,034 26
<i>Post Office—</i>				
Balance due by postmasters.....	27,161	61	27,161	61
Postage stamps, postcards, etc.....	23,681,229	82	24,421,461	23
Postage paid in cash on newspapers.....	291,539	21	291,104	12
Postage paid in cash on 3rd class printed matter.....	515,772	55	582,616	24
Rent on boxes and drawers.....	200,054	06	211,317	10
Commission on money orders.....	891,822	71	1,071,820	80
Commission on postal notes.....	134,516	45	131,913	35
Profit in exchange on money order business.....			16,508	71
Profit in exchange on British postal order business.....	528	01	426	61
Commission on United Kingdom postal order business.....	952	28	764	80
Transit charge on correspondence from other countries.....	664,064	80	399,797	04
Postage on parcels from other countries.....	330,647	50	338 885	71
Void money orders.....	53,032	58	27,854	78
Collections for rural mail boxes.....	36,603	00	38,682	00
Miscellaneous.....	19,280	67	31,010	89
			829	44
Amount to be adjusted 1919-20.....				
Carried forward.....	26,847,205	25	171,550,040	66
			27,592,151	43
				179,537,891 24

SESSIONAL PAPER No. 2

COMPARATIVE STATEMENT of Receipts from Consolidated Fund for Fiscal Years
1917-18 and 1918-19.—*Continued.*

	1917-18.		1918-19.	
	\$	cts.	\$	cts.
Brought forward.....	26,847,205	25	171,550,040	66
<i>Post Office—</i> Concluded.				
Deductions—				
Salaries, allowances, etc....	4,246,735	58	4,989,231	44
Discounts to stamp vendors and postmasters, and compensation to messengers for special delivery letters.....	169,374	90	173,497	78
Losses by fire, burglary, etc....	9,102	43	5,909	96
Balance of commission paid to other countries on Money Order business.....	40,587	98	38,497	39
Transit charges on correspondence to other countries....	116,687	51	58,860	38
Postage on parcels to other countries.....	831,372	01	695,453	78
Loss in exchange on Money Order business with other countries.....	60,788	75		
Balance due by Postmaster....	27,161	61	27,161	61
	5,501,810	77	5,988,612	34
Total post office.....			21,345,394	48
<i>Public Works—</i>				
Graving docks.....	55,684	16	72,401	24
Slides and booms.....	26,187	92	16,763	45
Telegraphs.....	204,877	43	231,331	65
	286,749	51	320,496	34
Less refunds.....			2,949	40
			286,749	51
<i>Minor Public Works—</i>				
Ferries.....	2,013	33	2,357	00
Wharves and piers.....	94,101	52	75,602	58
Harbours.....	1,157	22	1,157	50
			97,272	07
<i>Railways—</i>				
Canadian Government Railways—				
Passenger.....	6,868,304	80	8,280,611	46
Freight.....	19,948,041	71	27,201,205	07
Mails.....	423,551	24	423,518	86
Express.....	748,288	98	816,840	50
Miscellaneous.....	169,075	07	181,579	86
Transportation water lines, passengers, freight, etc.....	423,069	43	538,966	83
Miscellaneous operations.....			620,646	45
Telegraph and telephones.....			22,935	94
Joint facilities.....			23,694	90
Hire of equipment.....			64,818	92
	28,522,331	23	38,174,818	79
LESS Income Account—				
Hire of equipment, rentals, taxes, etc.....	1,345,812	65	269,020	91
Carried forward.....	27,176,518	58	193,279,456	72
			37,905,797	88
			201,538,097	35

10 GEORGE V, A. 1920

**COMPARATIVE STATEMENT of Receipts from Consolidated Fund for Fiscal
Years 1917-18 and 1918-19.**

	1917-18.		1918-19.	
	\$	cts.	\$	cts.
Brought forward.....	27,176,518	58	193,279,456	72
<i>St. John and Quebec Railway—</i>			37,905,797	88
Passenger.....	29,993	11	32,270	14
Freight.....	55,011	55	101,987	94
Mail and Express.....	2,999	22	3,407	11
Miscellaneous.....	110	00	1,520	02
Half of difference between operation expenses and earnings charged against Revenue in error 1916-17.....	2,977	51		
	91,091	39	139,185	21
LESS—Hire of equipment, rental, etc.....	95,401	83	77,432	25
	4,310	44	61,752	96
Total Railways.....			27,172,208	14
<i>Canals—</i>				
Chamblay.....	785	00	785	00
Murray.....	248	00	253	00
Chats Falls.....	1	00	2	00
Carillon and Grenville.....	515	00	1,159	00
Rideau.....	8,956	65	6,102	36
Sault Ste. Marie.....	85	00	60	39
Beauharnois.....	14,818	15	14,816	15
Cardinal.....	1,660	10	1,661	10
Cornwall.....	14,220	16	15,545	62
Montreal (Lachine).....	140,392	81	141,641	73
Ste. Anne's Lock and Canal.....	215	83	377	15
Soulanges.....	3,632	77	3,505	60
St. Peters.....	7	00	7	00
Trent.....	3,829	04	3,866	80
Welland Ship Canal.....	2,832	50	4,137	50
Welland.....	59,504	39	64,058	21
Port Colborne Elevator.....	163,164	82	129,676	68
			414,868	22
<i>Interest on Investments—</i>				
Loans to Banks, Finance Act, 1914.....	754,792	01	2,395,643	02
Interest on sinking funds.....	705,478	88	430,019	06
Interest on Montreal harbour debentures.....	846,529	76	868,291	59
St. John's bridge and railway extension.....	17,356	00	34,712	00
Grand Trunk Pacific Railway.....	992,800	00	992,800	00
Canadian Northern Railway.....	672,163	81	774,672	16
Interest on Province of Quebec debt account.....	58,944	38	58,944	38
Interest on current account with Bank of Montreal, London....	17	16	1,211	37
Bank of Montreal, New York, interest on current account....	254,151	29	373,750	57
Montreal Turnpike Trust Co.....	5,500	00	5,500	00
Loans to banks "on call"....	114,333	82	75,950	00
J. P. Morgan & Co., New York.....	44,657	52		
The Universal Radio Syndicate Loans.....			2,763	17
Province of Ontario Loan.....			130,900	00
Province of Saskatchewan Loan.....			162,500	00
Province of British Columbia Loan.....			150,070	64
Province of Manitoba Loan.....			10,513	70
Huron and Erie Mortgage Corporation Loan.....			11,650	60
Grand Trunk Railway Company Loan.....			17,812	00
Imperial Government Account.....			924,197	32
	4,466,724	13		
Carried forward.....			225,333,257	21
			247,314,304	67

SESSIONAL PAPER No. 2

COMPARATIVE Statement of Receipts from Consolidated Fund for Fiscal Years
1917-18 and 1918-19.

	1917-18.				1918-19.			
	\$	cts.	\$	cts.	\$	cts.	\$	cts.
Brought forward.....			225,333	257 21			247,314	304 67
<i>Patents—</i>								
Patents	213,763	89			223,734	78		
Assignments.....	7,978	48			8,369	07		
Notices.....	1,173	80			958	50		
Caveats.....	1,804	05			1,965	00		
Certified copies.....	2,624	32			2,958	64		
Subscriptions to Record.....	542	13			1,025	34		
Sundries	391	90			334	25		
	228,278	57			239,345	38		
LESS—Refunds.....	4,226	64			3,814	35		
	224,051	93			235,531	03		
<i>Trade marks—</i>								
Trade marks .. .	37,827	63			43,900	89		
Copyrights .. .	1,681	15			1,630	63		
Designs .. .	1,190	96			1,415	00		
Assignments .. .	454	65			477	70		
Certified copies.....	257	25			331	75		
Timber marks .. .	60	55			216	00		
	41,472	13			47,971	97		
LESS—Refunds.....	9,206	85			7,794	15		
	32,265	28			40,177	82		
Total Patents Fees.....			256,317	21			275,708	85
<i>Casual Revenue—</i>								
Agriculture.....	97,585	01			118,608	53		
Archives.....	61	10			43	11		
Canadian Registration Board.....					1	00		
Canada Food Board.....	100,858	47			453,224	54		
Canadian Fuel Control .. .					59,357	40		
Customs .. .	1,076	24			995	28		
Commission of Conservation.....	18	90			305	60		
Exchequer Court.....					116	04		
External Affairs.....	6,035	00			31,147	42		
Governor General Secy. Office.....	1	45						
Finance.....	1,339,499	88			1,100,191	54		
House of Commons.....	6,624	85			7,095	90		
Indian Affairs.....	22,698	29			12,495	27		
Inland Revenue.....	10,721	21			4,986	08		
Interior.....	3,563	69			13,096	31		
Immigration.....					8,096	32		
Justice.....	5,880	71			8,185	18		
Labour .. .	1,243	07			1,432	90		
Legislation .. .	5	00						
Marine.....	50,785	18			228,123	46		
Militia and Defence.....	2,071	66			3,794	82		
Mines .. .	750	47			3,231	10		
Naval Service .. .	48,693	63			167,936	90		
Post Office.....	140	00			1,046	36		
Printing and Stationery.....	88,835	86			77,856	68		
Public Works.....	133,971	89			209,381	50		
Railways and Canals.....	231,306	10			213,087	91		
R.N.W. Mounted Police.....	186	98			51	13		
Secretary of State.....	170,833	71			170,179	10		
Senate.....	6,551	11			6,405	58		
Trade and Commerce.....	26,353	47			9,716	77		
			2,362,262	93			2,910,189	73
<i>Ordinance Lands.....</i>			7,929	75			4,819	27
<i>Fines and Forfeitures .. .</i>			100,336	46			228,815	17
<i>Premium, Discount and Exchange</i>			628,252	74			532,848	90
Carry forward.....			228,688	356 30			251,266	686 59

10 GEORGE V, A. 1920

Comparative Statement of Receipts from Consolidated Fund for Fiscal Years
1917-18 and 1918-19.

	1917-18.				1918-19.			
	§	cts.	§	cts.	§	cts.	§	cts.
Brought forward.			228,688,356	30			251,266,686	59
<i>Mariner's Fund—</i>								
Quebec	26,154	21			32,103	03		
Nova Scotia	10,992	59			9,698	84		
New Brunswick	10,364	95			11,453	15		
Prince Edward Island	190	57			172	26		
British Columbia	16,649	35			16,063	74		
	64,351	67			69,491	02		
LESS—Refunds.....	715	97			247	37		
<i>Electric Light—</i>			63,635	70			69,243	65
Inspection Fees	73,520	35			87,421	25		
Export Licenses Electric Power...	400	00			650	00		
<i>Steamboat Inspection—</i>			79,920	35			88,071	25
Steamboat Inspection	1,583	80			1,486	11		
Engineer's Certificates	1,204	00			1,288	50		
<i>Gas Inspection—</i>			2,792	80			2,774	61
Ontario.....	31,274	95			33,685	10		
Quebec.....	15,678	35			13,465	60		
New Brunswick.....	734	60			952	10		
Nova Scotia.....	396	90			230	80		
Prince Edward Island.....								
Manitoba.....	2,649	40			2,441	65		
Alberta.....	1,761	50			1,571	70		
British Columbia.....	3,823	35			3,354	50		
			56,319	05			55,701	45
<i>Weights and Measures—</i>								
Ontario.....	56,131	00			50,069	45		
Quebec.....	31,628	35			27,810	10		
New Brunswick.....	2,164	50			3,587	55		
Nova Scotia.....	2,972	60			3,247	55		
Prince Edward Island.....	636	45			330	35		
Manitoba.....	12,471	30			15,010	00		
Saskatchewan.....	19,035	15			21,574	85		
Alberta.....	10,921	00			9,864	20		
British Columbia.....	3,676	15			3,412	15		
Yukon.....	6	30						
	139,642	80			134,906	20		
LESS—Refunds	58	80			16,50			
			139,584	00			134,889	70
Culling Timber.....			1,342	18			1,229	49
<i>Law Stamps—</i>								
Exchequer Court	4,510	50			3,198	00		
Supreme Court	2,800	50			3,575	10		
Territorial Court	1,591	00			1,855	90		
			8,902	00			8,628	10
<i>Penitentiaries—</i>								
Kingston	21,197	71			59,165	58		
St. Vincent de Paul.....	9,620	13			19,925	69		
Dorchester.....	11,331	84			12,846	01		
Manitoba.....	8,652	83			13,990	69		
British Columbia.....	7,229	08			5,165	39		
Alberta.....	6,901	82			13,910	40		
Saskatchewan.....	6,294	55			7,954	37		
			71,227	96			132,958	13
<i>Insurance Inspection.....</i>			58,763	21			64,683	98
Carry forward			229,170,843	58			251,824,866	95

SESSIONAL PAPER No. 2

COMPARATIVE STATEMENT of Receipts from Consolidated Fund, for Fiscal Years 1917-18 and 1918-19.

	1917-18.		1918-19.	
	\$	cts.	\$	cts.
Brought forward.....	229,170,843	58	251,824,866	95
<i>Fisheries—</i>				
Ontario.....	2,345	48	631	85
Quebec.....	7,664	73	8,125	80
Nova Scotia.....	6,663	94	7,629	31
New Brunswick.....	14,439	53	16,420	52
Prince Edward Island.....	3,260	26	2,561	19
Manitoba.....	12,910	65	12,780	20
Alberta.....	9,777	94	10,293	15
Saskatchewan.....	3,643	65	4,982	83
British Columbia.....	53,665	21	59,349	94
Yukon.....	375	00	425	00
	114,746	39	123,199	79
LESS—Refunds.....	174	00	85	50
	114,572	39	123,114	29
<i>Modus Vivendi.....</i>	4,179	00		
<i>Canada Gazette.....</i>	32,006	92	29,413	70
<i>Superannuation.....</i>	29,946	94	26,068	67
<i>Lighthouse and Coast.....</i>	612	00	335	00
<i>Dominion Steamers.....</i>				
Montcalm.....	39	10	2,027	41
Champlain.....	9,389	33	11,446	51
Druid.....	15	00		
Rouville.....	137	95	147	00
	9,581	38	13,620	92
<i>Military College—.....</i>	39,176	67	54,428	13
<i>Militia—</i>				
Amunition, Stores and Clothing.....	4,382	12	2,075	58
Rents.....	6,406	43	15,841	84
Micellaneous.....	7,439	78	18,037	42
	18,228	33	35,954	84
<i>Civil Service Examination Fees.....</i>	4,207	50	11,568	00
<i>Exchequer Court, Reports.....</i>	77	60		
<i>Dominion Lands—</i>				
Homestead Fees.....	83,180	00	42,190	00
Pre-emption Fees.....	7,870	00		
Sale Fees.....			170	00
Purchased Homestead Fees.....	2,040	00		
Improvements.....	88,198	99	48,665	97
Pre-emption sales under Act of 1908.....	2,596,932	35	1,899,359	52
Purchased homestead sales.....	245,834	54	150,063	46
General sales.....	191,729	12	131,881	45
Map sales, office fees, etc.....	12,666	22	11,039	54
Rental of lands.....	10,603	38	19,302	85
Survey fees.....	7,915	99	48,287	00
Timber dues.....	482,006	25	408,728	28
Grazing lands rental.....	125,300	69	148,179	55
Grazing improvements.....	1,172	60	560	00
Carried forward.....	3,854,850	13	2,908,427	62
	229,423,432	31	252,119,370	50

10 GEORGE V, A. 1920

COMPARATIVE STATEMENT of Receipts from Consolidated Fund for Fiscal Years 1917-18 and 1918-19.

	1917-18.		1918-19.					
	\$	cts.	\$	cts.				
Brought forward.....	3,854,850	13	229,423,432	31	2,908,427	62	252,119,370	50
<i>Dominion Lands—Concluded.</i>								
Coal Lands	334,889	57			375,895	14		
Hay permits.	10,861	62			22,085	06		
Mining fees.....	59,679	31			52,342	25		
Hydraulic leases.....	2,273	23			4,393	72		
Dredging leases.....	2,943	45			1,745	10		
Export tax on gold.....	81,650	55			48,677	07		
Free certificates for export of gold.....		35 00				10 50		
Stone quarries.. . . .	7,117	30			8,221	59		
Irrigation fees		458 75				483 87		
Irrigation sales.....	11,595	54			11,556	38		
Rent of water power	1,210	00			1,452	32		
Fees <i>re</i> Board of Examiners D.L.S.....		250 00				100 00		
Patent and interchange fees....		160 00				190 00		
Suspense account.....	3,598	95			6,837	93		
Interim receipt account, Yukon		153 00				15 00		
Potash leases.....		60 00				3,906 10		
Sand, stone and gravel.....	1,094	98				1,104 44		
Fishing permits.....		67 00				824 00		
Petroleum.....	124,179	69			107,230	41		
Rocky Mountain Park.....	43,632	08			46,978	49		
Jasper Park.....	5,292	83			4,285	91		
Yoho Park		502 40				1,074 38		
Watertown Lakes Park	1,307	65				1,992 95		
Buffalo Park.....		142 46				145 95		
Elk Island Park.....		1 00				10 25		
Antelope Park.....	965	20				195 20		
Forestry Branch. Sale of trees, etc.		3,907 50				2,604 17		
Point Peles Park.....						31 60		
Revelstoke Park.....						20 00		
Bird Sanctuaries, Lac La Biche.....						10 00		
Miscellaneous.....	4,242	52			2,849	13		
Glacier Park.....		331 90				43 22		
Fort Anne Park.....		45 00				116 37		
Moose Mountains, Buffalo Park.....						102 40		
	4,557,438	61			3,615,958	52		
Less Refunds	113,680	44			76,031	02		
			4,443,758	17			3,539,927	50
Military Pensions			26,902	58			23,840	96
Inspection of Staples.....			1,499,875	88			1,082,069	63
R. N. W. Mounted Police Officers' Pension Revenue.			5,082	83			4,030	26
<i>War Tax Revenue—</i>								
Banks.....	1,115,757	65			1,099,764	44		
Trust and Loan Companies.....	269,129	08			323,340	02		
Insurance Companies.....	496,540	55			546,113	86		
Business Profits.....	21,271,083	57			32,970,061	81		
Income Tax					9,349,719	80		
Inland Revenue Department...	2,227,389	93			11,888,508	40		
			25,379,900	78			56,177,508	33
			260,778,952	55			312,946,747	18

No. 1

STATEMENT OF THE REVENUE ARISING FROM THE CUSTOMS
DUTIES, ETC., OF CANADA, FOR YEAR ENDED MARCH
31, 1919, AND THE EXPENSES OF THE COLLECTION,
ETC., THEREON.

10 GEORGE V, A. 1920

No.

STATEMENT of the Revenue arising from the Customs Duties, etc., of Canada for
Dr. PROVINCE OF

Balance at Dr. on 1st April, 1918.	Balance at Cr. on 1st April, 1918.	Customs Duties.	Bonding Ware- house Fees. 1	Warehouse Storage Fees. 2	Sundries. 3	Total Receipts, including columns Nos. 1, 2 and 3.	Total.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
0 48		132,132 87				132,132 87	132,132 87
		3,361 92				3,361 92	3,362 40
		3,373 30				3,373 30	3,373 30
0 25		2,997 87				2,997 87	2,998 12
	0 30	2,146 46				2,146 46	2,146 16
		549 69				549 09	549 09
		38,279 16				38,279 16	38,279 16
		6,794 88				6,794 88	6,794 88
	0 10	9,183 07				9,183 07	9,182 97
	0 70	92,771 21		626 43	0 80	93,398 44	93,397 74
	0 02	2,415,176 12		1,508 25	292 28	2,416,976 65	2,416,976 63
1 00		30,063 96				30,063 96	30,064 96
		9,547 79				9,547 79	9,547 79
	0 92	1,291 02				1,291 02	1,290 10
	5 33	16,516 43				16,516 43	16,511 10
		1,181 67				1,181 67	1,181 67
		125,660 18				125,660 18	125,660 18
		125,091 39		39 96	31 59	125,162 94	125,162 94
	71 82	3,283 54				3,283 54	3,211 72
		17,529 61				17,529 61	17,529 61
		4,803 13				4,803 13	4,803 13
		6,297 49				6,297 49	6,297 49
0 47		5,376 56				5,376 56	5,377 03
		754,773 40				754,773 40	754,773 40
417 40		136,083 89				136,083 89	136,501 29
		3,782 56				3,782 56	3,782 56
		27,603 94				27,603 94	27,603 94
	2 05	181,588 16		81 72		181,669 88	181,667 83
419 60	81 24	4,157,240 67		2,256 36	324 67	4,159,821 70	4,160,160 06

PROVINCE OF PRINCE

		112,280 55		64 28	6 81	112,351 67	112,351 67
		14,673 58				14,673 58	14,673 58
		126,554 13		64 28	6 84	127,025 25	127,025 25

PROVINCE OF

57 15		40,315 35			83	40,316 18	40,373 33
		12,647 53				12,647 53	12,647 53
		20,486 44				20,486 44	20,486 44
		1,613 86				1,613 86	1,613 86
		150,296 45				150,296 45	150,296 45
		16,512 43			26 36	16,538 79	16,538 79
	53	435,068 25				435,068 25	435,067 72
	25 03	9,125 04				9,125 04	9,100 01
10		42,081 35				42,081 35	42,081 45
		3,279,492 98		1,180 46	22 00	3,280,695 44	3,280,695 44
		158,269 98				158,269 98	158,269 98
		27,924 48				27,924 48	27,924 48
56 42		148,293 52				148,293 52	148,349 94
113 67	25 56	4,342,127 66		1,180 46	49 19	4,343,357 31	4,343,445 42

SESSIONAL PAPER No. 2

1.

the year ended March 31, 1919, and the Expenses of the Collection, etc., thereon.
NOVA SCOTIA.

CR.

Ports.	Balance at Dr. on 31st March, 1919.	Balance at Cr. on 31st March, 1919.	Total deposited to Credit of Receiver General.	Totals.	Memorandum of Expenses of Collection.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Amherst.....			132,132 87	132,132 87	13,817 54
Annapolis Royal.....	0 48		3,361 92	3,362 40	4,078 08
Antigonish.....			3,373 30	3,373 30	2,239 10
Arichat.....	0 25		2,997 87	2,998 12	3,699 54
Baddeck.....		0 30	2,146 46	2,146 16	4,912 94
Barrington Passage.....			549 09	549 09	2,464 15
Bridgewater.....			38,279 16	38,279 16	2,772 79
Canso.....			6,794 88	6,794 88	6,854 95
Digby.....		0 10	9,183 07	9,182 97	4,950 17
Glace Bay.....			93,397 74	93,397 74	2,952 50
Halifax.....		0 02	2,416,976 65	2,416,976 63	120,466 31
Kentville.....	1 00		30,063 96	30,064 96	6,428 80
Liverpool.....			9,547 79	9,547 79	3,293 39
Lockeport.....		0 92	1,291 02	1,290 10	1,247 38
Lunenburg.....		5 32	16,516 43	16,511 10	7,662 47
Middleton.....			1,181 67	1,181 67	2,338 47
New Glasgow.....			125,660 18	125,660 18	8,368 33
North Sydney.....			125,162 94	125,162 94	16,593 51
Parrsboro.....		71 40	3,283 12	3,211 72	2,783 55
Pictou.....			17,529 61	17,529 61	6,449 00
Port Hawkesbury.....			4,803 13	4,803 13	3,285 41
Port Hood.....			6,297 49	6,297 49	3,886 43
Shelburne.....	0 47		5,376 56	5,377 03	2,589 13
Sydney.....			754,773 40	754,773 40	21,099 00
Truro.....	417 40		136,083 89	136,591 29	8,393 60
Weymouth.....			3,782 56	3,782 56	4,424 87
Windsor.....			27,603 94	27,603 94	6,332 30
Yarmouth.....		2 05	181,669 88	181,667 83	10,360 69
	419 60	80 12	4,159,820 58	4,160,160 06	284,784 40

EDWARD ISLAND.

Charlottetown.....			112,351 67	112,351 67	21,741 40
Summerside.....			14,673 58	14,673 58	5,413 12
			127,025 25	127,025 25	27,154 52

NEW BRUNSWICK.

Bathurst.....	57 15		40,316 18	40,373 33	5,521 56
Campbellton.....			12,647 53	12,647 53	3,481 96
Chatham.....			20,486 44	20,486 44	7,086 11
Dalhousie.....			1,613 86	1,613 86	1,228 12
Fred-rieton.....			159,296 45	159,296 45	6,703 40
McAdam Jet.....			16,538 79	16,538 79	12,443 15
Moncton.....			435,068 25	435,067 72	19,807 24
Newcastle.....		25 03	9,125 04	9,100 01	3,533 71
St. Andrews.....	10		42,081 35	42,081 45	8,498 33
St. John.....			3,280,695 44	3,280,695 44	101,363 64
St. Stephen.....			158,269 98	158,269 98	16,519 26
Sackville.....			27,924 48	27,924 48	3,081 74
Woodstock.....	56 42		148,293 52	148,349 94	26,471 85
	113 67	25 56	4,343,357 31	4,343,445 42	206,740 07

10 GEORGE V, A. 1920

STATEMENT of the Revenue arising from the Customs Duties, etc., of Canada, for
Dr. PROVINCE OF

Balance at Dr. on 1st April, 1918.	Balance at Cr. on 1st April, 1918.	Customs Duties.	Bonding Ware- house fees. 1	Warehouse Storage Fees. 2	Sundries. 3	Total receipts, including columns Nos. 1, 2 and 3.	Total.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
.....	.....	18,329 57	.....	.....	.....	18,329 57	18,329 57
.....	.....	362,364 32	.....	.....	.....	362,364 32	362,364 32
6 61	.....	313,742 22	.....	.....	.....	313,742 22	313,748 83
.....	.....	39,451 61	.....	.....	.....	39,451 61	39,451 61
.....	.....	5,875 68	.....	.....	.....	5,875 68	5,875 68
.....	2 60	4,894 83	.....	.....	.....	4,894 83	4,892 23
.....	.....	1,639 83	.....	.....	.....	1,639 83	1,639 83
.....	.....	245,164 87	.....	.....	.....	245,164 87	245,164 87
.....	.....	6,621 40	.....	.....	.....	6,621 40	6,621 40
10 00	.....	1,169 02	.....	.....	.....	1,169 02	1,679 02
.....	0 05	36,662,151 06	.....	30,387 21	.....	36,692,538 27	36,692,538 22
.....	4 22	2,290 03	.....	.....	.....	2,290 03	2,285 81
.....	.....	54,461 63	.....	.....	.....	54,461 63	54,461 63
56 53	.....	2,444,689 52	.....	1,763 39	4 88	2,446,457 79	2,416,514 32
10 00	.....	7,033 85	.....	.....	.....	7,033 85	7,043 85
.....	.....	19,735 77	.....	.....	.....	19,735 77	19,735 77
.....	0 10	395,092 05	.....	.....	.....	395,092 05	395,091 95
.....	.....	660,829 26	.....	3 45	.....	660,832 71	660,832 79
.....	.....	562,478 40	.....	.....	.....	562,478 40	562,478 40
1,577 56	.....	833,737 76	.....	.....	83 82	833,821 58	835,399 14
.....	.....	67,029 39	.....	.....	.....	67,029 39	67,029 39
.....	0 04	417,685 24	.....	.....	.....	417,685 24	417,685 20
.....	.....	454,972 85	.....	.....	.....	454,972 85	454,972 85
1,660 78	7 01	43,581,440 16	.....	32,154 05	88 70	43,613,682 91	43,615,336 68

PROVINCE OF

.....	0 01	259,719 68	.....	.....	.....	259,719 68	259,719 67
296 63	.....	278,097 91	.....	.....	.....	278,097 91	278,394 54
.....	0 09	148,556 99	.....	.....	.....	148,556 99	148,556 90
.....	58 90	946,627 74	.....	912 62	.....	947,540 36	947,481 46
.....	0 27	717,816 46	.....	.....	.....	717,816 46	717,816 19
.....	0 05	267,656 22	.....	.....	.....	267,656 22	267,656 17
.....	.....	1,141,139 78	.....	.....	.....	1,141,139 78	1,141,139 78
.....	.....	502,053 78	.....	.....	.....	502,053 78	502,053 78
.....	0 02	184,579 38	.....	.....	.....	184,579 38	184,579 36
.....	.....	329,933 93	.....	.....	.....	329,933 93	329,933 93
.....	.....	22,194 99	.....	.....	.....	22,194 99	22,194 99
.....	.....	279,850 87	.....	.....	.....	279,859 87	279,859 87
.....	.....	1,187,829 91	.....	237 11	.....	1,188,058 02	1,188,058 02
.....	.....	514,947 77	.....	51 53	.....	514,999 30	514,999 30
3,178 70	.....	109,360 04	.....	.....	.....	109,360 04	112,538 74
35 71	.....	177,377 09	.....	.....	.....	177,377 09	177,412 80
.....	.....	443,185 80	.....	.....	.....	443,185 80	443,185 80
1,492 01	.....	6,962,882 60	.....	4,066 78	187 54	6,967,136 92	6,968,628 93
.....	.....	467,775 50	.....	.....	.....	467,775 50	467,775 50
.....	.....	12,794 91	.....	.....	.....	12,794 91	12,794 91
.....	.....	428,644 80	.....	354 43	126 80	429,026 03	429,026 03
6,708 41	.....	1,078,671 92	.....	.....	.....	1,078,671 92	1,085,380 33
.....	.....	69,181 03	.....	.....	.....	69,181 03	69,181 03
1,165 19	.....	1,622,914 28	.....	2,107 24	85 85	1,625,107 37	1,626,272 56
.....	.....	173,570 03	.....	.....	.....	173,570 03	173,570 03
.....	.....	5,797 08	.....	.....	.....	5,797 08	5,797 08
174 55	.....	38,312 60	.....	.....	.....	38,312 60	38,487 15
164 84	.....	1,250,342 65	.....	.....	1 50	1,250,344 15	1,250,708 99
1,613 75	.....	449,617 91	.....	.....	.....	449,617 91	451,231 66
.....	.....	219,678 84	.....	.....	.....	219,678 84	219,678 84
.....	.....	2,787,312 20	.....	.....	.....	2,787,312 20	2,787,312 20
.....	.....	2,083,414 97	.....	1,770 84	.....	2,085,185 81	2,085,185 81

SESSIONAL PAPER No. 2

the Year ended March 31, 1919, and the Expenses of the Collection, etc., thereon.

QUEBEC.

CR.

Ports.	Balance at Dr. on 31st March, 1919.	Balance at Cr. on 31st March, 1919.	Total deposited to Credit of Receiver General.	Totals.	Memorandum of Expenses of Collection.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Abercorn.....			18,329 57	18,329 57	7,137 56
Athelstan.....			362,364 32	362,364 32	12,899 94
Beebe Junction.....	6 61		313,742 22	313,748 83	15,829 82
Coaticook.....			39,451 61	39,451 61	13,986 60
Cookshire.....			5,875 68	5,875 68	2,321 38
Gaspé.....		2 60	4,894 83	4,892 23	2,095 27
Highwater.....			1,639 83	1,639 83	9,236 85
Hull.....			245,164 87	245,164 87	5,897 80
Lake Megantic.....			6,621 40	6,621 40	5,263 70
Mansonville.....	10 00		1,169 02	1,179 02	2,508 60
Montreal.....		0 05	36,692,538 27	36,692,538 22	469,862 30
Paspébiac.....		4 22	2,290 03	2,285 81	2,924 14
Perce.....			54,461 63	54,461 63	2,497 58
Quebec.....	56 53		2,446,517 79	2,446,514 32	112,444 24
Rimouski.....	10 00		7,033 85	7,043 85	2,176 40
St. Armand.....			19,735 77	19,735 77	9,088 50
St. Hyacinthe.....		0 10	395,092 05	395,091 95	6,782 79
St. Johns.....	0 08		660,832 71	660,832 79	8,613 98
Shawinigan Falls.....			562,478 40	562,478 40	35,802 30
Sherbrooke.....	1,577 56		833,821 58	835,399 14	23,689 49
Sorel.....			67,029 39	67,029 39	4,579 97
Three Rivers.....		0 04	417,685 24	417,685 20	8,744 59
Valleyfield.....			454,972 85	454,972 85	5,471 45
	1,660 78	7 01	43,613,682 91	43,615,336 68	769,855 25

ONTARIO.

Amherstburg.....		0 01	259,719 68	259,719 67	9,054 78
Belleville.....	296 63		278,097 91	278,394 54	6,675 20
Bowmanville.....		0 09	148,556 99	148,556 90	2,787 00
Brantford.....		58 90	947,540 36	947,481 46	24,041 88
Bridgeburg.....		0 27	717,816 46	717,816 19	42,690 32
Brockville.....		0 05	267,656 22	267,656 17	9,194 93
Chatham.....			1,141,139 78	1,141,139 78	16,610 82
Cobourg.....			502,053 78	502,053 78	6,331 08
Collingwood.....		0 02	184,579 38	184,579 36	5,212 37
Cornwall.....			329,933 93	329,933 93	7,840 27
Deseronto.....			22,194 99	22,194 99	2,344 90
Fort Francis.....			279,859 87	279,859 87	17,920 46
Fort William.....			1,188,058 02	1,188,058 02	24,022 43
Galt.....			514,999 30	514,999 30	11,162 08
Gananoque.....	3,178 70		109,360 04	112,538 74	4,358 87
Goderich.....	35 71		177,377 09	177,412 80	8,940 92
Guelph.....			443,185 80	443,185 80	10,031 38
Hamilton.....	1,492 01		6,967,136 92	6,968,628 93	98,157 42
Ingersoll.....			467,775 50	467,775 50	3,656 98
Kenora.....			12,794 91	12,794 91	2,729 96
Kingston.....			429,026 03	429,026 03	18,565 86
Kitchener.....	6,708 42		1,078,671 91	1,085,380 33	13,833 83
Lindsay.....			69,181 03	69,181 03	3,751 44
London.....	1,165 19		1,625,107 37	1,626,272 56	45,850 31
Midland.....			173,570 03	173,570 03	5,800 30
Morrisburg.....			5,797 08	5,797 08	3,642 37
Napanee.....	174 55		38,312 60	38,487 15	2,719 50
Niagara Falls.....	164 84		1,250,344 15	1,250,508 99	66,422 01
North Bay.....	1,613 75		449,617 91	451,231 66	19,632 90
Orillia.....			219,678 84	219,678 84	6,291 08
Oshawa.....			2,787,312 20	2,787,312 20	10,498 50
Ottawa.....			2,085,185 81	2,085,185 81	89,766 01

10 GEORGE V, A. 1920

STATEMENT of the Revenue arising from the Customs Duties, etc., of Canada for
PROVINCE OF

Balance at Dr. on 1st April, 1918.	Balance at Cr. on 1st April, 1918.	Customs Duties.	Bonding Ware- house Fees. 1	Warehouse Storage Fees. 2	Sundries. 3	Total Receipts, including Columns Nos. 1, 2 & 3.	Total.
§ cts.	§ cts.	§ cts.	§ cts.	§ cts.	§ cts.	§ cts.	§ cts.
1,841 68		85,350 60				85,350 60	87,192 28
		151,080 21				151,080 21	151,080 21
		821,247 75				821,247 75	821,247 75
2,821 35		1,438,028 19				1,438,028 19	1,440,849 54
		18,002 67				18,002 67	18,002 67
	10	607,822 24		184 95		608,007 19	608,007 09
		34,079 42				34,079 42	34,079 42
		1,033 47				1,033 47	1,033 47
		462,561 78				462,561 78	462,561 78
		1,245,144 03				1,245,144 03	1,245,144 03
1,881 26		596,800 44				596,800 44	598,681 70
		2,204,966 82				2,204,966 82	2,204,966 82
524 02		1,777,489 71				1,777,489 71	1,778,013 73
		163,569 87				163,569 87	163,569 87
526 89		429,466 47				429,466 47	429,993 36
		399,381 40				399,381 40	399,381 40
		58,538 97				58,538 97	58,538 97
3,902 58		32,956,819 93		26,020 03	3,954 28	32,986,794 24	32,990,696 82
	64	68,434 76				68,434 76	68,434 12
		1,101,582 20				1,101,582 20	1,101,582 20
		1,381,365 11			125 10	1,381,490 21	1,381,490 21
	3 95	11,987 11				11,987 14	11,983 19
	03	5,955,645 26		67 15	51 35	5,955,763 76	5,955,763 73
		202,194 81				202,194 81	202,194 81
26,327 57	64 06	77,334,332 91		35,772 68	4,532 42	77,374,638 01	77,400,901 52

PROVINCE OF

		309,202 48				309,202 48	309,202 48
		186,314 67				186,314 67	186,314 67
		25,877 53				25,877 53	25,877 53
		115,609 09				115,609 09	115,609 09
	0 10	10,027,823 78		5,386 02	142 48	10,033,352 28	10,033,352 18
	0 10	10,664,827 55		5,386 02	142 48	10,670,356 05	10,670,355 95

PROVINCE OF

291 02		505,924 34		348 80	45 94	506,319 08	506,610 10
		67,341 98				67,341 98	67,341 98
		55,098 56				55,098 56	55,098 56
		1,403,020 14		845 76	24 72	1,403,890 62	1,403,890 62
		826,963 98		779 81	5 97	827,752 76	827,752 76
291 02		2,858,349 00		1,971 37	79 63	2,860,403 00	2,860,694 02

PROVINCE OF

21 31		1,855,735 75		2,464 54		1,858,200 29	1,858,221 60
		1,005,260 36		989 54		1,006,249 90	1,006,249 90
18,001 57		436,859 34		192 33		437,051 67	455,053 24
		130,679 00		114 43	20 69	130,814 12	130,814 12
18,022 88		3,428,534 45		3,760 84	20 69	3,432,315 98	3,450,338 86

SESSIONAL PAPER No. 2

the year ended March 31, 1919, and the Expenses of the Collection, etc., thereon.
ONTARIO—Continued.

Ports.	Balance at Dr. on 31st March, 1919.	Balance at Cr. on 31st March, 1919.	Total Deposited to Credit of Receiver General.	Totals.	Memorandum of Expenses of Collection.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Owen Sound.....	1,841 68		85,350 60	87,192 28	5,039 14
Paris.....			151,080 21	151,080 21	4,461 23
Parry Sound.....			821,247 75	821,247 75	11,545 90
Peterboro.....	2,821 35		1,438,028 19	1,440,849 54	16,691 53
Pictou.....			18,002 67	18,002 67	3,317 00
Port Arthur.....		10	608,007 19	608,007 09	17,737 55
Port Hope.....			34,079 42	34,079 42	3,702 90
Port McNicoll.....			1,033 47	1,033 47	6,305 43
Prescott.....			462,561 78	462,561 78	14,136 34
St. Catharines.....			1,245,144 03	1,245,144 03	24,078 77
St. Thomas.....	1,881 26		596,800 44	598,681 70	12,307 95
Sarnia.....			2,204,966 82	2,204,966 82	42,187 00
Sault Ste Marie.....	524 02		1,777,489 71	1,778,013 73	32,746 33
Simcoe.....			16,569 87	163,569 87	4,957 81
Stratford.....	526 89		429,466 47	429,993 36	17,691 65
Sudbury.....			399,381 40	399,381 40	11,360 70
Tillsonburg.....			58,538 97	58,538 97	2,550 65
Toronto.....	3,902 58		32,986,794 24	32,990,696 82	335,370 84
Trenton.....			68,434 12	68,434 12	3,802 51
Wallaceburg.....			1,101,582 20	1,101,582 20	12,239 55
Welland.....			1,381,490 21	1,381,490 21	7,669 71
Whitby.....		3 95	11,987 14	11,983 19	2,441 43
Windsor.....		03	5,955,763 76	5,955,763 73	92,428 76
Woodstock.....		01	202,194 82	202,194 81	6,624 44
	26,327 58	63 43	77,374,637 37	77,400,901 52	1,285,933 28

MANITOBA.

Brandon.....			309,202 48	309,202 48	26,560 16
Emerson.....			186,314 67	186,314 67	22,482 14
Gretna.....			25,877 53	25,877 53	7,081 55
Portage la Prairie.....			115,609 09	115,609 09	12,874 76
Winnipeg.....		0 10	10,033,352 28	10,033,352 18	211,233 67
		0 10	10,670,356 05	10,670,355 95	280,232 28

SASKATCHEWAN.

Moose Jaw.....	291 02		506,319 08	506,610 10	45,008 95
North Portal.....			67,341 98	67,341 98	12,998 69
Prince Albert.....			55,098 56	55,098 56	12,570 28
Regina.....			1,403,890 62	1,403,890 62	41,630 38
Saskatoon.....			827,752 76	827,752 76	35,394 98
	291 02		2,860,403 00	2,860,694 02	147,603 28

ALBERTA.

Calgary.....	21 31		1,858,200 29	1,858,221 60	62,213 44
Edmonton.....			1,006,249 90	1,006,249 90	60,907 94
Lethbridge.....	18,601 57		437,051 67	455,053 24	28,313 25
Medicine Hat.....			130,814 12	130,814 12	9,281 00
	18,022 88		3,432,315 98	3,450,338 86	160,715 63

10 GEORGE, V, A. 1920

STATEMENT of the Revenue arising from the Customs Duties, etc., of Canada for
PROVINCE OF BRITISH

Balance at Dr. on 1st April, 1918.	Balance at Cr. on 1st April, 1918.	Customs Duties.	Bonding Ware- house Fees. 1	Warehouse Storage Fees. 2	Sundries. 3	Total Receipts including columns Nos. 1, 2 & 3.	Total.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
		59,385 46				59,385 46	59,385 46
		23,269 30				23,269 30	23,269 30
		47,171 96				47,171 96	47,171 96
	10	25,899 51				25,899 51	25,899 41
		15,663 66				15,663 66	15,663 66
		298,737 12		32 31		298,769 43	298,769 43
		87,014 35				87,014 35	87,014 35
17		228,533 46		134 30	1 59	228,669 35	228,669 52
		56,846 69				56,846 69	56,846 69
		278,128 73		32 66		278,161 39	278,161 39
124 68		54,601 88				54,601 88	54,726 56
		64,244 18				64,244 18	64,244 18
		8,740,709 33		2,763 27	441 34	8,743,913 94	8,743,913 94
		1,496,440 09		463 77	182 41	1,497,086 27	1,497,086 27
124 85	10	11,476,645 72		3,426 31	625 34	11,480,697 37	11,480,822 12

YUKON TER

		59,833 13				59,833 13	59,833 13
		14,171 11				14,171 11	14,171 11
		74,004 24				74,004 24	74,004 24

BRITISH POST

		1,877 38				1,877 38	1,877 38
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RECAPITU-

419 60	81 24	4,157,240 67		2,256 36	321 67	4,159,821 70	4,160,160 06
		126,954 13		64 28	6 84	127,025 25	127,025 25
113 67	25 56	4,342,127 66		1,180 46	49 19	4,343,357 31	4,343,445 42
1,669 78	7 01	43,581,440 16		32,154 05	88 70	43,613,682 91	43,615,336 68
26,327 57	64 06	77,331,332 91		35,772 68	4,532 42	77,374,638 01	77,400,901 52
	10	10,664,827 55		5,386 02	142 48	10,670,356 05	10,670,355 95
291 02		2,858,349 00		1,974 37	79 63	2,860,403 00	2,860,694 02
18,022 88		3,428,524 45		3,760 84	20 69	3,432,315 98	3,450,338 86
124 85	10	11,476,645 72		3,426 31	625 34	11,480,697 37	11,480,822 12
		74,004 24				74,004 24	74,004 24
		1,877 38				1,877 38	1,877 38
46,960 37	178 07	158,046,333 87		85,975 37	5,869 96	158,138,179 20	158,184,961 50
						10,969,189 36	10,969,189 36
46,960 37	178 07	158,046,333 87		85,975 37	5,869 96	147,168,989 84	147,215,772 14

SESSIONAL PAPER No. 2

the Year ended March 31, 1919, and the Expenses of the Collection, etc., thereon.
COLUMBIA.

Ports.	Balance at Dr. on 31st March, 1919.	Balance at Cr. on 31st March, 1919.	Total depo- sited to Credit of Receiver General.	Totals.	Memorandum of Expenses of Collection.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Abbotsford			59,385 46	59,385 46	12,607 99
Cranbrook			23,269 30	23,269 30	9,030 62
Fernie			47,171 96	47,171 96	5,083 05
Grand Forks			25,899 41	25,899 41	7,553 93
Greenwood			15,663 66	15,663 66	9,289 25
Nanaimo			298,769 43	298,769 43	24,907 59
Nelson			87,014 35	87,014 35	9,462 54
New Westminster	17		228,669 35	228,669 52	29,288 18
Penticton			56,846 69	56,846 69	6,434 05
Prince Rupert			278,161 39	278,161 39	22,445 13
Revelstoke	124 68		54,601 88	54,726 56	16,052 96
Rossland			64,244 18	64,244 18	8,866 36
Vancouver			8,743,913 94	8,743,913 94	211,790 35
Victoria		200 00	1,497,286 27	1,497,086 27	77,993 19
	124 85	200 00	11,480,897 27	11,480,822 12	454,785 49

RITORY.

Dawson			59,833 13	59,833 13	14,220 63
White Horse			14,171 11	14,171 11	13,425 64
			74,004 24	74,004 24	27,646 27

OFFICE PARCELS.

			1,877 38	1,877 38	
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LATION.

Nova Scotia	419 60	80 12	4,159,820 58	4,160,160 06	284,784 40
Prince Edward Island			127,025 25	127,025 25	27,154 52
New Brunswick	113 67	25 56	4,343,357 31	4,343,445 42	206,740 07
Quebec	1,660 78	7 01	43,613,682 11	43,615,336 68	769,855 25
Ontario	26,327 58	63 43	77,374,637 37	77,400,901 52	1,285,933 28
Manitoba		10	10,670,356 05	10,670,355 95	280,232 28
Saskatchewan	291 02		2,860,403 00	2,860,694 02	147,603 28
Alberta	18,022 88		3,432,315 98	3,450,338 86	160,715 63
British Columbia	124 85	200 00	11,480,897 27	11,480,822 12	454,785 49
Yukon Territory			74,004 24	74,004 24	27,646 27
British P. O. Parcels			1,877 38	1,877 38	
	46,960 38	376 22	158,138,377 34	158,184,961 50	3,645,450 47
Inspection Preventive Service and Rev. Cruisers					71,573 16
Board of Customs					85,589 04
Miscellaneous					174,301 22
Customs Laboratory					2,058 64
War Appropriation					8,565 05
Secret Preventive Service					1,079 05
Less Return Duties	2,667,221 95		10,969,189 36	10,969,189 36	
Drawbacks	8,301,967 41				
	46,960 38	376 22	147,169,187 98	147,215,772 14	3,988,616 63

10 GEORGE V, A. 1920

No. 2.

STATEMENT of Fines and Forfeitures, including seizures, for the Fiscal Year ending March 31, 1919.

	\$	cts.	\$	cts.	\$	cts.
Customs Department—						
Seizures.....	339,286	31				
Less paid to officers and informers.....	225,001	05				
			114,285	26		
Department of Inland Revenue—						
Excise Seizures.....	42,982	54				
War Tax Fines.....	26,552	23				
Feeding Stuffs.....	128	10				
Adulteration of Food.....	118	00				
	69,780	87				
Less Excise Seizure Refunds	29,038	82				
			40,742	05		
Department of Agriculture—						
Inspection and Sales Act.....	45	00				
Dairy Industry Act.....	745	50				
Fruit Act.....	10	00				
Seed Control.....	17	00				
Garbage Feeding Regulation.....	50	00				
Re Oleomargarine.....	100	00				
			967	50		
Canada registration Board.....			20	00		
Finance Department—						
Breach Censorship Orders.....	100	00				
Trust Companies.....	30	00				
Contractor's Securities.....	2,532	25				
			2,662	25		
Department of Immigration—						
Immigration Acts.....			3,198	60		
Department of Interior—						
North West Territories.....	20	00				
Indian agent at Fort Simpson.....	15	00	35	00		
Department of Justice—						
Police Magistrate, Whitehorse.....	94	50				
" " Dawson.....	80	00				
" " Camrose.....	50	00				
" " Haileybury.....	125	00				
" " Weyburn.....	440	00				
" " Ottawa.....	1,627	00				
" " Owen Sound.....	4,500	00				
" " Welland.....	1,708	00				
" " Winnipeg.....	100	00				
Justice of the Peace, Toronto.....	62	00				
" " Virden.....	25	00				
" " Edson.....	3	50				
" " Regina.....	120	00				
" " Moose Jaw.....	5	00				
Clerk of the Peace, St. Catharines.....	50	00				
" " Ottawa.....	15	00				
" " Rainy River District.....	1,248	00				
" " Quebec.....	900	00				
Employing Deserters.....	367	40				
Breach Civil Service Act.....	100	00				
Violation Proclamation 2194.....	10	00				
Military Service Act.....	49,192	81				
Bank Act re Louis Rocco.....	58	00				
Bribe Money.....	245	00				
			61,126	21		
Carried forward.....			223,036	87		

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No. 2.

STATEMENT of Fines and Forfeitures, including seizures for the Fiscal Year
ending March 31, 1919—*Concluded*.

	\$	cts.	\$	cts.	\$	cts.
Brought forward.....			223,036	87		
Marine Department—						
Marine Acts.....			550	00		
Militia—						
Sundry Fines.....			1,025	00		
Mounted Police—						
Contractors Securities.....			110	00		
Department of Naval Service—						
Canadian Fisheries Act.....			10	00		
Department of Trade and Commerce—						
Weights and Measures Act.....		35 00				
Adulteration of Food.....		3,745 30				
			3,780	30		
Post Office Department.....			303	00		
					228,815	17

10 GEORGE V, A. 1920

No. 3

PREMIUM DISCOUNT AND EXCHANGE REVENUE.

From what source received.	Rate.	Amount sold.		Amount of Revenue.		Total.
		\$	cts.	\$	cts.	\$ cts.
Premium on New York Funds sold.	1·71875	500,000	00	8,593	75	
	1·719	500,000	00	8,595	00	
	1·88	500,000	00	9,400	00	
	1·9	1,000,000	00	19,000	00	
	1·90625	700,000	00	13,343	75	
	1·907	300,000	00	5,721	00	
	2·015	1,000,000	00	20,150	00	
	2·01562	800,000	00	16,124	96	
	2·018	200,000	00	4,036	00	
	2·035	400,000	00	8,140	00	
	2·045	100,000	00	2,045	00	
	2·046875	500,000	00	10,234	37	
	2·125	5,700,000	00	121,125	00	
Sundry departments small cheques Inland Revenue.					29	13
Finance.					101	41
Trade and Commerce					665	81
Naval Service.					61	67
Railways and Canals.					1	94
Agriculture.					48	25
Income Tax.					6	02
External affairs					343	56
Public Works					90	80
Militia.					6,950	40
Discount on stock purchased for Sinking Funds. . .	54½	£	s. d.			254,807 82
	56	700	0 0	1,550	03	
	68½	100	0 0	214	13	
	68½	600	0 0	912	50	
	69½	350	0 0	519	52	
	69½	697	0 0	1,021	86	
	70	10,600	0 0	15,476	00	
	70½	1,500	0 0	2,171	75	
	70½	4,983	5 6	7,154	32	
	70½	500	0 0	714	79	
	70½	15,411	15 10	21,938	69	
	71½	14,141	12 11	19,786	53	
	71½	5,300	0 0	7,383	34	
	71½	20,000	0 0	27,740	00	
	71½	525	0 0	721	79	
	71½	9,400	0 0	12,866	25	
	72	11,430	0 0	15,575	28	
	72½	1,000	0 0	1,338	33	
	72½	955	14 4	1,267	44	
	73½	38,411	4 8	50,005	00	
	73½	32,200	0 0	41,135	50	
	73½	35,272	4 7	44,809	97	
	77½	500	0 0	556	63	
	77½	4,500	0 0	4,954	88	
	80½	5,578	1 10	5,293	58	
	81½	1,000	0 0	912	50	
	81½	1,738	17 1	1,650	19	
	81½	746	0 0	662	58	
	82	700	0 0	613	20	
	82½	6,000	0 0	5,183	00	
	82½	4,500	0 0	3,832	50	
	82½	4,333	6 8	3,637	83	
	82½	5,200	0 0	4,333	77	
	83	1,000	0 0	827	33	
	84	1,250	0 0	973	33	
	84½	21,400	0 0	16,403	10	
Carried forward.				324,137	44	254,807 82

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PREMIUM DISCOUNT AND EXCHANGE REVENUE—*Concluded.*

From what source received.	Rate.	Amount sold.	Amount of Revenue.	Total.
		£ s. d.	\$ cts.	\$ cts.
Brought forward.....			324,137 44	254,807 82
Discount on stock purchased for Sinking Funds. ...	93 $\frac{7}{8}$	500 0 0	149 04	
	95	2,000 0 0	486 67	
	95 $\frac{1}{4}$	5,300 0 0	1,225 18	
	95 $\frac{1}{2}$	800 0 0	175 20	
	95 $\frac{3}{4}$	1,900 0 0	404 54	
	95 $\frac{3}{4}$	1,000 0 0	206 83	
	95 $\frac{3}{4}$	1,100 0 0	220 83	
	96 $\frac{1}{4}$	1,300 0 0	237 25	
	96 $\frac{3}{8}$	1,000 0 0	176 42	
	96 $\frac{1}{2}$	1,900 0 0	323 63	
	99 $\frac{3}{4}$	710 0 0	8 64	
Premium on amounts Deposited in London, Eng- land, for Credit in Ottawa.....		7 6 11	75	327,751 67
		12 0 5	1 24	
		25 16 0	13	
		44 17 5	3 36	
		48 11 7	27	
		66 4 2	1 10	
		67 16 6	8 09	
		72 8 4	10 61	
		180 4 5	18 32	
		609 4 1	7 89	
		638 6 8	5 85	
				57 61
Less difference between \$4.80 and \$4.86 $\frac{2}{3}$ charged to Post Office Department, on money orders amounting to \$740,523.87 for year ending March 31st, 1919.....				582,617 10
				49,768 20
Total.....				532,848 90

10 GEORGE V, A. 1920

No. 4

INTEREST ON INVESTMENTS.

From what Source Received and Nature of Investment.	Time.	To What date paid.	Rate of Interest.	Amount Invested.	Interest Realized.	
					Sterling	Currency.
			p.c.	£ s. d.	£ s. d.	\$ cts.
SINKING FUNDS.						
<i>Loan of 1909-34.</i>						
Canadian Securities.	$\frac{1}{2}$ year.	Oct. 1, 1918.	$2\frac{1}{2}$	107,653 15 3	1,345 13 5	6,548 93
	"	July 1, 1918.	3	80,644 4 5	1,209 13 3	5,887 02
	"	June 1, 1918.	$3\frac{1}{2}$	831,189 12 3	14,545 19 10	70,790 49
	"	July 1, 1918.	$3\frac{1}{2}$	328,379 10 4	5,746 12 10	27,966 99
	"	Dec. 1, 1918.	$3\frac{1}{2}$	833,199 12 3	14,580 19 10	70,960 82
	"	July 1, 1918.	$3\frac{1}{2}$	39,520 0 0	741 0 0	3,606 20
	"	Oct. 1, 1918.	4	48,291 16 11	965 16 9	4,700 41
	"	Nov. 1, 1918.	$4\frac{1}{2}$	75,300 0 0	3,388 10 0	16,490 70
Canadian Securities held by Imperial Government on which an additional $\frac{1}{2}$ % is allowed.	$\frac{1}{2}$ year.	July 1, 1918.	$3\frac{1}{2}$	1,100 0 0	19 5 0	93 68
	"	June 1, 1918.	4	9,900 9 6	198 0 2	963 63
	"	July 1, 1918.	4	9,563 2 9	191 5 3	930 81
	"	Dec. 1, 1918.	4	12,900 9 6	258 0 2	1,255 65
	"	July 1, 1918.	$4\frac{1}{2}$	13,800 0 0	293 5 0	1,427 15
	"	Oct. 1, 1918.	$4\frac{1}{2}$	53,314 17 6	1,199 11 8	5,837 97
	"	Nov. 1, 1918.	5	3,500 0 0	175 0 0	851 66
					44,858 13 2	218,312 11
<i>Loan of 1930-50.</i>						
Canadian Securities.	$\frac{1}{2}$ year.	Oct. 1, 1918.	$2\frac{1}{2}$	22,373 16 5	279 13 5	1,361 07
	"	July 1, 1918.	3	102,786 7 5	1,541 15 11	7,503 41
	"	Dec. 1, 1918.	$3\frac{1}{2}$	15,592 13 4	545 14 10	2,655 94
	"	July 1, 1918.	$3\frac{1}{2}$	608,601 1 1	10,650 10 5	51,832 53
	"	July 1, 1918.	$3\frac{3}{4}$	117,720 0 0	2,207 5 0	10,741 95
	"	Oct. 1, 1918.	4	227,298 11 0	4,545 19 5	22,123 72
	"	May 1, 1918.	$4\frac{1}{2}$	89,600 0 0	2,016 0 0	9,811 20
	"	Nov. 1, 1918.	$4\frac{1}{2}$	91,700 0 0	2,063 5 0	10,041 15
Canadian Securities held by Imperial Government on which an additional $\frac{1}{2}$ % is allowed.	$\frac{1}{2}$ year.	July 1, 1918.	$3\frac{1}{2}$	15,146 11 6	265 1 4	1,289 99
	"	June 1, 1918.	4	3,454 13 9	69 1 11	336 27
	"	July 1, 1918.	4	81,241 15 7	1,624 16 9	7,907 54
	"	Dec. 1, 1918.	4	3,451 13 9	69 1 11	336 26
	"	July 1, 1918.	$4\frac{1}{2}$	53,000 0 0	1,126 5 0	5,481 08
	"	Oct. 1, 1918.	$4\frac{1}{2}$	68,345 18 0	1,537 15 8	7,483 88
	"	May 1, 1918.	5	12,900 0 0	322 10 0	1,569 50
	"	Nov. 1, 1918.	5	19,800 0 0	470 0 0	2,287 33
					29,334 16 7	142,762 82
<i>Loan of 1940-60.</i>						
Canadian Securities.	$\frac{1}{2}$ year.	Oct. 1, 1918.	$2\frac{1}{2}$	3,813 16 5	47 13 5	232 00
	"	July 1, 1918.	3	35,848 1 4	537 14 5	2,616 91
	"	Dec. 1, 1918.	$3\frac{1}{2}$	16,732 8 5	585 12 8	2,850 08
	"	July 1, 1918.	$3\frac{1}{2}$	1,095 3 5	71 13 4	348 78
	"	July 1, 1918.	$3\frac{3}{4}$	62,000 0 0	1,162 10 0	5,657 50
	"	Oct. 1, 1918.	4	62,898 9 2	1,257 19 5	6,122 12
	"	Nov. 1, 1918.	$4\frac{1}{2}$	164,400 0 0	7,398 0 0	36,003 60
Carried forward.					11,061 3 3	53,830 99

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INTEREST ON INVESTMENTS—Continued.

From what Source Received and Nature of Investment.	Time.	To what date paid.	Rate of Interest.	Amount Invested.	Interest Realized.	
					Sterling.	Currency.
			p.c.	£ s. d.	£ s. d.	8 cts.
Brought forward.....					11,061 3 3	53,830 99
Canadian Securities held by Imperial Government on which an additional $\frac{1}{2}\%$ is allowed.....	$\frac{1}{2}$ year.	July 1, 1918.	3 $\frac{1}{2}$	10,550 13 1	184 12 9	898 57
	1 "	Dec. 1, 1918.	4	3,987 19 0	159 10 2	776 32
	$\frac{1}{2}$ "	July 1, 1918.	4	80,786 2 1	1,615 14 5	7,863 17
	$\frac{1}{2}$ "	Oct. 1, 1918.	4 $\frac{1}{2}$	45,302 18 9	1,019 6 4	4,960 67
	$\frac{1}{2}$ "	May 1, 1918.	5	1,800 0 0	45 0 0	219 00
	$\frac{1}{2}$ "	Nov. 1, 1918.	5	3,200 0 0	80 0 0	389 33
	$\frac{1}{2}$ "	Oct. 1, 1918.	5	500 0 0	1 5 0	6 08
					14,166 11 11	68,944 13
Total Sinking Fund.....					88,360 1 8	430,019 06
<i>Montreal Harbour Commissioners.</i>				8 cts.	8 cts.	
Debentures.....	1 year.	Jan. 1, 1918.	3	9,250,000 00	277,500 00	
	$\frac{1}{2}$ year.	June 30, 1918.	3 $\frac{1}{2}$	16,555,000 00	289,712 50	
	176 dys.	June 30, 1918.	3 $\frac{1}{2}$	60,000 00	1,012 60	
	111 dys.	June 30, 1918.	3 $\frac{1}{2}$	85,000 00	904 72	
	81 dys.	June 30, 1918.	3 $\frac{1}{2}$	30,000 00	233 01	
	$\frac{1}{2}$ year.	Dec. 31, 1918.	3 $\frac{1}{2}$	16,730,000 00	292,775 00	
	179 dys.	Dec. 31, 1918.	3 $\frac{1}{2}$	300,000 00	5,149 31	
	75 dys.	Dec. 31, 1918.	3 $\frac{1}{2}$	135,000 00	970 89	
	5 dys.	Dec. 31, 1918.	3 $\frac{1}{2}$	70,000 00	33 56	868,291 59
Montreal Turnpike Trust Commutation money to be applied to arrears of interest.						5,500 00
<i>Province of Quebec.</i>						
Interest on Debt Account...	1 year.	Jan. 1, 1919.	4	1,473,609 63		58,944 38
St. John Bridge and Railway Extension Company.....	2 years.	July 1, 1918.	4	433,900 00		34,712 00
<i>Loans to Bank Finance Act 1914.</i>						
Sundry Banks.....	Various.		5			2,395,643 02
Loans to Banks "Call" against Imperial Treasury Bill Certificates.....			5			75,950 00
<i>Grand Trunk Pacific Ry.</i>						
Interest on 3% Mortgage Bonds.....	1 year.	Jan. 1, 1919.	3	33,093,333 23		992,800 00
<i>Canadian Northern Railway.</i>						
Bonds.....	1 year.	Nov. 1, 1918.	5	10,000,000 00	500,000 00	
Interest on advances.....	184 dys.	Jan. 20, 1919.	3 $\frac{1}{2}$	2,396,099 68	42,276 37	
	181 dys.	July 20, 1919.	3 $\frac{1}{2}$	2,396,099 68	41,587 08	
	184 dys.	Sept. 1, 1918.	4	3,512,656 68	70,830 76	
	123 dys.	Sept. 1, 1918.	4	250,000 00	3,369 86	
	187 dys.	Sept. 1, 1918.	4	640,666 67	13,129 19	
	181 dys.	Mar. 1, 1919.	4	4,403,333 35	87,342 81	
	183 dys.	Mar. 1, 1919.	4	640,666 67	12,848 42	
	120 dys.	Mar. 1, 1919.	4	250,000 00	3,287 67	
						774,672 16
Carried forward.....						5,636,532 21

10 GEORGE V, A. 1920

INTEREST ON INVESTMENTS—*Concluded.*

From what Source Received and Nature of Investment.	Time.	To what date paid.	Rate of Interest.	Amount Invested.	Interest Realized.	
					Currency.	Currency.
			p.c.	\$ cts.	\$ cts.	\$ cts.
Brought forward.....						5,636,532 21
<i>Bank of Montreal, London.</i>						
Interest on Current account.....						1,211 37
<i>Bank of Montreal, New York.</i>						
Interest on Current account.....						373,750 57
The Universal Radio Syndi- cate of London, Eng. Loans	3 years, 276 dys.	July 11, 1918.	5	7,500 00	1,408 56	
	3 years, 240 dys.	July 11, 1918.	5	3,750 00	685 78	
	3 years, 207 dys.	July 11, 1918.	5	3,750 00	668 83	
						2,763 17
Province of Ontario Loan...	1 year.	Jan. 15, 1919.	6½	2,000,000 00		130,006 00
Province of Saskatchewan Loan.....	1 year.	Feb. 1, 1919.	6½	2,500,000 00		162,500 00
Province of British Columbia Loan.....		Mar. 28, 1919.	6½	3,000,000 00		150,070 64
Province of Manitoba Loan..	153 dys.	Mar. 1, 1919	5	500,000 00		10,513 70
Huron and Erie Mortgage Corporation.....	243 dys.	Sept. 1, 1918.	3½	500,000 00		11,650 60
Grand Trunk Railway Co....	½ year.	Jan. 1, 1919.	6	593,333 33		17,812 00
Imperial Government.....	Various	Mar. 31, 1919.	5½			924,197 32
Being balance of interest due by Imperial Government after deducting interest due them by the Dominion Gov- ernment to March 31, 1919 on various advances.....						7,421,001 58

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No. 5

STATEMENT of Casual Revenue paid to the Receiver General for the fiscal year ended March 31, 1919.

From whom received and nature of receipt.	\$ cts.	\$ cts.
<i>Department of Agriculture—</i>		
Cattle inspection.....	6,379 22	
Sales experimental farms.....	102,607 44	
Various sales.....	744 12	
Refund previous years' expenditure.....	3,748 38	
Analysis fees.....	5 00	
Conscience money.....	5 00	
Sale of publications.....	162 41	
Goods damaged in transit.....	47 21	
Rent of cold storage, Revelstoke.....	100 00	
" " Grimsby.....	2,659 37	
Sale of motor car.....	245 15	
Refund previous years' salaries.....	41 66	
Goods lost in transit.....	25 83	
Refund cost of cablegrams.....	19 57	
Refund unused ticket.....	139 10	
Refund Commissioner of Patents, Washington.....	1,029 12	
Outstanding account for rent.....	35 06	
Certificates and badges lost.....	75 25	
Exchange collected.....	213 32	
Sale of hull of launch.....	86 00	
Sale of wood at Lévis.....	87 62	
Refund freight charges.....	2 51	
Charges testing seed.....	126 50	
Difference civil and military pay.....	23 75	
		118,608 53
<i>Department of Archives—</i>		
Fees for copying.....		43 11
<i>Canada Food Board—</i>		
License fees.....	293,303 48	
Electrotype sales.....	3,070 33	
Suspense account.....	3,294 67	
Sale of books.....	13,573 95	
Sale of fish cases.....	10 15	
Penalty fund.....	152,484 82	
Account Canada Trade Commission.....	107 48	
	465,844 88	
Less credit in error.....	12,620 34	
		453,224 54
<i>Canadian Registration Board—</i>		
Sale office supplies.....		1 00
<i>Canadian Fuel Control—</i>		
Importers' permits.....		59,357 40
<i>Commission of Conservation—</i>		
Refund previous years' expenditure.....		305 60
<i>Customs Department—</i>		
Certified copies of manifest.....	169 90	
Refund previous years' expenditure.....	1 21	
Outstanding cheques.....	416 48	
Sale of old paper.....	120 40	
Refund on telegrams.....	3 30	
Sale of boat.....	28 00	
Conscience money.....	252 49	
Fees certified drawbacks.....	3 50	
		995 28
Carried forward.....		632,535 46

10 GEORGE V, A. 1920

STATEMENT of Casual Revenue paid to the Receiver General for the fiscal year ended March 31, 1919—*Continued.*

From whom received and nature of receipt.	\$	cts.	\$	cts.
Brought forward			632,535	46
<i>Exchequer Court—</i>				
Reports			116	04
<i>External Affairs—</i>				
Fees	33,188	92		
Less refunds	2,041	50		
			31,147	42
<i>Department of Finance—</i>				
Interest on excess circulation	81,712	32		
Registration Fees War Loan Bonds	18,838	45		
Conscience money	40	65		
Gift from G. W. Soulabay	30	25		
Refund previous years' expenditure	396	56		
Adjusting outstanding cheques	41,407	74		
Sale of waste paper	97	53		
Sale of publications	0	40		
To adjust savings banks	2	31		
To adjust salary High Commissioner	0	06		
Premium on gold bars	875	06		
Iridium sold	2,436	50		
Refund Fenian Raid Bounty	100	00		
Charges refining silver chloride	18	05		
Jamaica coinage	402	69		
Proof silver	20	49		
Profit on silver coinage	720,384	70		
Profit on refining gold	22,632	91		
Profit on refining copper	69,780	05		
Gold proof plate	18	66		
Making dial sights	10,236	79		
Zinc purchased	22	25		
Damage to returned cylinders	410	63		
Charges refining gold	67,421	98		
Newfoundland coinage	4,693	20		
Charges for assay	191	67		
Sale of silver sweep	54,688	66		
Platinum block	1,264	59		
Sale old stores	1,421	07		
Refund previous years' pensions	645	32		
			1,100,191	54
<i>House of Commons—</i>				
Private Bills			7,095	90
<i>Department of Indian Affairs—</i>				
Supplies and advances to Indians	8,734	71		
Re-ex-pupils	1,374	55		
Sale of motor boats and sundries	1,594	48		
Sale of publication	4	00		
Sale of old school	60	00		
Refund previous years' expenditure	178	24		
Refund annuities	23	05		
Refund unused ticket	2	20		
Refund application for water	46	50		
Tuition fees refunded	2	00		
Rents	425	00		
To close suspense account	50	54		
			12,495	27
<i>Department of Inland Revenue—</i>				
Feeding stuff	377	00		
Patent medicine	493	00		
Adulteration of Food	2,365	08		
Fertilizer	55	00		
Milk testing glasses	665	75		
Sale of empties	84	00		
Carried forward	4,039	83	1,783,581	63

SESSIONAL PAPER No. 2

STATEMENT of Casual Revenue paid to the Receiver General for the fiscal year ended March 31, 1919---Continued.

From whom received and nature of receipt.	\$	cts.	\$	cts.
Brought forward.....	4,039	83	1,783,581	63
<i>Department of Inland Revenue—Continued.</i>				
Refund previous years' salaries.....	75	26		
Interest on overdue War Tax.....	4	67		
Exchange collected.....	21	50		
Electric Standard Laboratory.....	20	55		
Cash over in Montreal.....	818	22		
Sale of publications.....	6	05		
			4,986	08
<i>Department of Interior—</i>				
Refund previous years' Dominion Lands and Parks.....	9,201	77		
" " Scientific Institutions.....	33	98		
" " Northwest Territories.....	118	00		
Refund previous years' expenditure.....	842	55		
" " salaries.....	6	50		
Registration Fees Yukon.....	739	60		
Balance estate S. Beeches.....	960	88		
Licenses sold.....	1,071	50		
Pedlars licenses Northwest Territories.....	25	00		
Sale of Sundries.....	96	53		
			13,096	31
<i>Department of Immigration—</i>				
Refund previous years' expenditure.....	1,027	36		
Sale of sundries.....	336	16		
Account expenses repatriation.....	10	60		
Refund overpayments.....	52	60		
Refund lost exhibit.....	19	35		
Refund stores destroyed.....	206	20		
Refund account Income Tax.....	4,229	80		
Refund unused ticket.....	1	50		
Maintenance Chinese coolies.....	2,212	75		
			8,096	32
<i>Department of Justice—</i>				
Sheriff Fees Dawson.....	1,423	00		
Refund previous years' expenditure.....	44	20		
Refund previous years' expenditure Dominion Police.....	1,056	37		
Refund Witness Fees.....	1	00		
Adjusting Judges salaries.....	70			
Sale old Material Penitentiaries.....	5,659	91		
			8,183	18
<i>Department of Labour—</i>				
Subscriptions to "Labour Gazette".....	1,509	80		
Sale of Publication.....	123	10		
			1,432	90
<i>Department of Marine—</i>				
Marine Register.....	68	58		
Refund expenses of crew.....	81	43		
Conscience Money.....	205	00		
Refund for medical treatment.....	248	36		
Sale of Publications.....	29	51		
Refund previous years' expenditure.....	3,740	55		
Re Board of Trade.....	352	40		
Sale of old Material.....	894	83		
Hire of "Arannon" and wages.....	1,548	27		
Refund Express charges.....	40			
1/3 share of Freight.....	73	92		
Foreshore Quit claims and Water lots.....	211,682	98		
Transfer of land.....	1	00		
Wages and effects distressed seamen.....	11	75		
Carried forward.....	218,939	06	1,819,378	42

10 GEORGE V, A. 1920

STATEMENT of Casual Revenue paid to the Receiver General for the fiscal year ended March 31, 1919—*Continued.*

From whom received and nature of receipt.	\$	cts.	\$	cts.
Brought forward.....	218,939	06	1,819,378	42
<i>Department of Marine—Continued.</i>				
Unclaimed Wages.....	266	90		
Examination of Masters and Mates.....	3,363	99		
Fares on Government steamers.....	45	00		
Wireless Telegraph.....	29	79		
Fine on Crew.....	108	54		
License to occupy wharf.....	1	00		
Part payment account lighthouse.....	65	00		
$\frac{1}{2}$ share of Profits.....	4,983	35		
Rents.....	506	53		
	228,219	16		
Less charged to Lighthouse and Coast in error.....	90	00		
" Fees attesting men without authority.....	5	70		
		95	228,123	46
<i>Department of Militia and Defence—</i>				
Refund previous years expenditure.....	962	45		
Refund for light and water used.....	93	00		
Refund per Sgt. Clark.....	210	00		
Contract Penalty.....	2,433	33		
Part cost sidewalk Quebec.....	176	50		
	3,875	28		
Less officer paying Imperial Pension.....	80	46		
			3,794	82
<i>Department of Mines—</i>				
Sale of publications.....	319	91		
Sale of sundries.....	274	00		
Refund previous years expenditure.....	2,604	15		
Goods lost in transit.....	33	04		
			3,231	16
<i>Department of Naval Service—</i>				
Refund previous years expenditure.....	169	25		
Sale of sundries.....	2,118	92		
Unclaimed deposit cheque.....	72	06		
Wireless fees.....	446	85		
Refund for condemned beef.....	286	77		
Fees Royal Naval College.....	3,650	00		
Sale of publications.....	799	32		
Fish culture.....	8,302	77		
Sale of biological station.....	200	00		
"La Canadienne" and other ships.....	36,206	00		
Canadian Government steamer "Princess".....	46,555	09		
Sale of life-boat station.....	95	00		
Sale of reduction works.....	11,826	88		
Maintenance Port Nelson station.....	37	50		
Sale fish fry fertilizer, etc., etc.....	2,077	07		
Refund for water supplied.....	14			
Difference in cheque.....	02			
Sale of seal skins.....	5,197	31		
Insurance on Souris fish dryer.....	2,000	00		
Radio-telegraph.....	43,126	15		
Rents, fish dryer at Souris and others.....	427	87		
Unclaimed fishing bounty cheques.....	216	45		
Overcharge on freight.....	73	97		
Exchange collected.....	307	93		
Rents of plots, water lots and yard residents.....	353	55		
Privilege to lay cable.....	24	33		
Sale of empties.....	1,026	31		
Unused tickets.....	9	60		
Percentage on furniture.....	479	88		
Sale of land.....	100	00		
Sale of hatchery.....	1,750	00		
			167,936	90
Carried forward.....			2,222,464	70

SESSIONAL PAPER No. 2

STATEMENT of Casual Revenue paid to the Receiver General for the fiscal year ended March 31, 1919---Concluded.

From whom received and nature of receipt.	\$ cts.	\$ cts.
Brought forward.....		2,222,464 70
<i>Post Office Department—</i>		
Refund previous years expenditure.....		1,046 36
<i>Department of Printing and Stationery—</i>		
Sale of publications.....	17,939 85	
Sale of waste paper.....	12,080 53	
Profits on stationery.....	47,836 30	
		77,856 6
<i>Department of Public Works—</i>		
Rents.....	100,028 78	
Sale of old material.....	14,242 93	
Sale of land at Windsor.....	5,102 57	
Sale of Immigration Hall.....	1,825 25	
Removal of coal.....	45 00	
Hire of tugs, etc.....	43,934 50	
Sale of tugs, etc.....	25,771 35	
Sale of photo supplies.....	7,215 14	
Refund on railway ticket.....	46 50	
Damage done by rock breaker.....	2,487 80	
Privilege to lay cable.....	173 02	
Settlement claim Hull Iron & Steel Co. vs. King.....	5,500 00	
Overpaid telephone account, Mounted Police.....	16 75	
Refund previous years expenditure.....	1,576 61	
Refund for missing equipment.....	448 01	
Refund account transportation.....	14 75	
Refund previous years International Joint Commission.....	11 40	
Discount allowed.....	20 76	
Refund for water supplied.....	11 00	
Error in charges for changing motor.....	909 38	
		209,381 50
<i>Department of Railways and Canals—</i>		
Interest on railway subsidies.....	205,147 37	
Assignment of land.....	1 00	
Sale of land.....	198 00	
Sale of scrap, etc.....	6,667 14	
Refund previous years expenditure.....	87 50	
Conscience money.....	525 00	
Sale of earth from canals.....	31 10	
Damage done to canal.....	10 00	
Rent of scow, pump, boilers, etc.....	398 70	
Basin charge C.G.S. "Scout".....	22 10	
		213,087 91
<i>Royal Northwest Mounted Police—</i>		
Refund previous years expenditure.....	61 13	
Less outstanding cheque.....	10 00	
		51 13
<i>Department of Secretary of State—</i>		
Fees.....	194,078 00	
Less refunds.....	23,898 90	
		170,179 10
<i>Senate—</i>		
Private Bills.....	6,143 58	
Certified copies.....	262 00	
		6,405 58
<i>Department of Trade and Commerce—</i>		
Patent medicine.....	1,226 00	
Refund previous years unexpended balance.....	4,888 26	
Feeding stuffs.....	742 15	
Adulteration of food.....	1,033 17	
Fertilizer.....	572 10	
Sale of old material.....	212 74	
Testing glasses.....	275 20	
Weights and Measures Laboratory.....	632 15	
Electric Standard Laboratory.....	135 00	
		9,716 77
		2,910,189 73

10 GEORGE V, A. 1920

No. 6

STATEMENT of Total Receipts on account of Superannuation for the Fiscal Year ended March 31, 1919.

From Whom Received.	Superannuation Revenue, R.S.C. Cap. 17, Sec. 18.		Superannuation Fund, No. 2, R.S.C. Cap. 17, Sec. 18.	
	\$	cts.	\$	cts.
<i>Charges of Management—</i>				
Assistant Receiver General's Office :				
Halifax			49	00
Charlottetown	19	32		
Victoria	60	00		
		79		49
<i>Civil Government—</i>				
Agriculture	216	00	242	38
Archives	62	76		
Auditor General's Office	538	52	161	00
Civil Service Commission	114	00		
Commission of Conservation			175	00
Customs	441	98	532	01
External Affairs	138	00		
Finance	293	00	192	50
General Consulting Engineer			41	94
Governor General's Secretary's Office	111	00	35	00
High Commissioner's Office	86	95		
Immigration and Colonization	134	00		
Indian Affairs	423	46	45	50
Inland Revenue	330	18	265	13
Insurance Dept.	113	00		
Interior	1,489	63	220	50
Justice	638	15	175	00
Marine	306	49	517	13
Militia	239	61	451	51
Mines	382	51	360	50
Naval Service	148	00	327	25
Post Office	2,436	08	614	25
Printing and Stationery	161	80	140	00
Privy Council	234	00	301	00
Public Works	325	50	206	50
Railways and Canals	200	49	231	00
R. N. W. M. Police	60	66		
Secretary of State	269	00	76	12
Trade and Commerce	80	50	343	00
		9,975		5,654
<i>Legislation—</i>				
House of Commons	343	83	241	50
Senate	206	34	50	76
Library	196	00		
		746		292
<i>Penitentiaries—</i>				
Kingston		56		00
Lighthouse and Coast Service		19		00
Scientific Institutions		6		75
Steamboat Inspection		40		00
Naval Service		80		00
Interior		1		00
R. N. W. M. Police		105		13
Customs		3,011		62
Excise		1,655		48
				2,037
<i>Weights and Measures, Gas and Electric Light—</i>				
Weights and Measures	39	00	40	76
Gas and Electric Light	20	25	59	25
				40
Carried forward		15,835		9,024
		01		27

SESSIONAL PAPER No. 2

STATEMENT of Total Receipts on account Superannuation for the Fiscal Year ended March 31, 1919—*Concluded*.

From Whom Received.	Superannuation Revenue, R.S.C. Cap. 17, Sec. 18.		Superannuation Fund, No. 2, R.S.C. Cap. 17, Sec. 18.	
	\$	cts.	\$	cts.
Brought forward		15,835 01		9,024 27
Adulteration of Food		19 44		
Railways and Canals		13 20		
Post Office		10,129 92		4,855 60
Trade Commissioners		80 00		
Militia		43 83		
Soldiers Settlement Board		46 50		
Printing and Stationery		120 00		126 00
Interest on Abatements				31,703 66
<i>Less Payments—</i>		26,287 90		45,709 53
S. M. Eraser	29 15			
E. Deville	140 02			
L. C. Pereira	14 06			
J. A. Murray	36 00	219 23		
<i>Less Payment—</i>				
L. A. A. J. Comte ..				963 97
LESS—Allowances paid to following persons during year 1918-19. Chargeable to Superannuation No. 2.				
H. Bernard	\$	431 88		
Thos. Clappison		1,119 96		
P. Davieau		384 00		
E. B. Elson		817 68		
H. Foster		720 00		
R. Franck		450 72		
Wm. Hoey		327 00		
S. B. Jamieson		1,069 08		
J. Kennedy		216 00		
M. D. Kelly		693 24		
S. R. Loftus		178 79		
M. Macaulay		450 72		
J. F. McIntosh		681 96		
Christopher McRae		30 40		
M. H. Morgan		313 80		
A. H. O'Brien		1,741 44		
F. A. Osborne		578 64		
Daniel Phelan		1,512 00		
Geo. H. Roe		452 76		
H. E. Ross		144 00		
A. Rouillard		643 80		
W. L. Ryan		512 00		
Jno. L. Scott		376 08		
Margaret Shaw		528 00		
T. B. Trudel		1,105 92		
S. J. Wood		328 68		
Robt. S. B. Young		436 32		
		16,244 87		16,244 87
			26,068 67	28,500 69

EXPENDITURE STATEMENTS

10 GEORGE V, A. 1920

INTEREST ON PUBLIC DEBT.

To whom paid.	Description.	Time for Which Interest was paid.	Date to which Interest was paid.	Rate of Interest	Amount of Principal.	Interest Paid.	Totals.
				P. C.	\$ cts.	\$ cts.	\$ cts.
FUNDED.							
<i>Debentures and Inscribed Stock Payable in London.</i>							
Bank of Montreal	Loan of 1884 unguaranteed	1 year	Dec. 1, 1918	3½	23,467,206 27		
"	" 1888	1 "	Jan. 1, 1919	3	8,071,230 16	821,352 20	
"	" 1892	1 "	Jan. 1, 1919	3	18,250,000 30	212,136 90	
"	" 1894	1 "	Jan. 1, 1919	3	10,950,000 00	517,500 00	
"	" 1897	1 "	Jan. 1, 1919	3	4,888,185 64	328,500 00	
"	" 1914 19	1 "	April 1, 1919	2½	26,701,842 68	122,201 63	
"	" 1914 19	1 "	July 1, 1918	3½	21,835,176 02	500,659 55	
"	" 1930 50	1 "	Jan. 1, 1919	3½	137,058,841 00	409,409 55	
"	" 1940-60	1 "	Jan. 1, 1919	3½	93,326,656 66	4,797,059 42	
"	" 1920 25 Bonds unguaranteed.	1 "	April 1, 1919	4	24,333,333 33	3,757,066 66	
"	Canadian Pacific Railway Land Grant	1 "	Nov. 1, 1918	4½		1,095,000 00	
"	Loan unguaranteed.	1 "	Jan. 1, 1919	3½	15,056,006 66	536,960 22	
							13,147,849 13
Payable in Canada.							
Sundry persons.	Stock A.	1 "	April 1, 1919	6	8,000 00	480 00	
"	" A.	1 "	May 1, 1918	3½	30,836 67	539 61	
"	" A.	1 "	Nov. 1, 1918	3½	16,836 67	294 61	
"	" A.	Various		3½		16 48	
"	" B.	1 year	May 1, 1918	3½	84,100 00	1,330 76	
"	" B.	1 year	Nov. 1, 1918	3½	78,200 00	1,471 75	
"	" B.	Various				35 78	
"	" C.	1 year	Nov. 1, 1918	3½	48,666 67	2,876 03	
"	" F.	1 "	Jan. 1, 1919	3½	60,800 00	1,703 34	
"	War Loan 1915-25.			5	*51,195,000 00	2,127 92	
"	" 1916-31.			5	*63,066,300 00	2,515,987 50	
"	" 1917-37.			5	*92,607,800 00	3,036,292 50	
"	Victory Loan 1917.			5½	*541,250,131 04	4,749,292 50	
"	Loan of 1925-28.	1 year	Mar. 1, 1919	3½	12,401,678 36	30,077,382 95	
Imperial Government	" 1925-45.	1 "	Dec. 1, 1918	4½	35,207,351 17	4,434,163 74	
"						4,284,330 80	
							45,105,828 01

10 GEORGE V, A. 1920

INTEREST ON PUBLIC DEBT---Continued.

To Whom Paid.	Description.	Time for Which Interest was Paid.	Date to Which Interest was Paid.	Rate of Interest.	Amount of Interest.		—	Interest Paid.		Totals.	
					\$	cts.		\$	cts.	\$	cts.
Brought forward.....											
Sundry persons.....	Interest on treasury bills.....	37 "	Oct. 10, 1918, to Nov. 16, '18.	5½	70,000	00	113,182 16	390 26	11,817,027 84	62,046,827 17	
"	"	31 "	Oct. 16, 1918, to Nov. 16, '18.	5½	30,000	00	140 14				
"	"	22 "	Oct. 25, 1918, to Nov. 16, '18.	5½	275,000	00	911 64				
"	"	66 "	Oct. 1, 1918, to Dec. 6, '18.	5½	350,000	00	3,480 82				
"	"	181 "	Jan. 3, 1918, to July 3, '18.	5½	750,000	00	20,794 52				
"	"	60 "	Sept. 1, 1918, to Nov. 1, '18.	5½	600,000	00	4,931 51		143,831 05		
"	Discount on treasury bills.....	131 "	May 23, 1918, to Oct. 1, '18.	5	500,000	00	8,972 60				
"	"	95 "	May 29, 1918, to Sept. 1, '18.	5	600,000	00	7,808 22				
"	"	94 "	May 29, 1918, to Sept. 1, '18.	5	50,000	00	643 84				
"	"	123 "	May 29, 1918, to Sept. 29, '18.	5	500,000	00	8,424 65				
"	"	122 "	Jan. 4, 1918, to Oct. 4, '18.	5	500,000	00	8,356 17				
"	"	102 "	Jan. 5, 1918, to Sept. 15, '18.	5	100,000	00	1,397 26		35,602 74		
Sundry Banks.....	"	123 "	July 2, 1918, to Nov. 2, '18.	5½	25,000,000	00	403,356 17				
"	"	138 "	July 17, 1918, to Dec. 2, '18.	5½	12,775,000	00	265,650 19				
"	"	130 "	July 25, 1918, to Dec. 2, '18.	5½	6,240,000	00	122,235 61				
"	"	123 "	Aug. 1, 1918, to Dec. 2, '18.	5½	30,985,000	00	574,283 62				
"	"	123 "	Aug. 28, 1918, to Jan. 3, '19.	5½	5,000,000	00	96,438 36				
"	"	122 "	Sept. 3, 1918, to Jan. 3, '19.	5½	45,000,000	00	827,260 25				

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SINKING FUNDS.

To Whom paid.	Loans.	Nature of Investment.	Rate of Interest	Amount Purchased.	Total.
		Canadian Securities.	%	\$ cts.	\$ cts.
Sundry persons . . .	Loan of 1884. . . .	Loan of 1888.	3	204,469 12	
		" 1909-34.	3½	24,333 33	
		" 1930-50.	3½	166,326 25	
		" 1940-60.	4	50,126 67	
		" 1920-25.	4½	4,866 67	
		" 1897.	2½	3,406 66	
	Loan of 1930-50. . . .	" 1897.	2½	486 66	453,528 70
		" 1888.	3	14,247 95	
		" 1930-50.	3½	359,077 56	
		" 1914-19.	3¾	89,254 65	
		" 1940-60.	4	103,565 17	
		" 1920-25.	4½	38,933 34	
	Loan of 1940-60. . . .	" 1888.	3	128,097 32	605,505 33
		" 1930-50.	3½	116,930 82	
		" 1940-60.	4	106,473 19	
		" 1920-25.	4½	37,959 99	
					389,461 32
					1,448,495 35

NOTE.—January and April Sinking Funds not included in above owing to delay in receiving same.

SESSIONAL PAPER No. 2

CHARGES OF MANAGEMENT.

To Whom Paid.	Service.	8	cts.	8	cts.
	SAVINGS BANKS AND OFFICES OF THE ASSISTANT RECEIVERS GENERAL.				
	<i>Assistant Receiver General's Office.</i>				
	<i>Toronto.</i>				
R. Cane	Salary to 31 March, 1919	2,800	00		
A. T. Wilson.....	" 31 " 1919	1,600	00		
A. W. Steel.....	" 31 " 1919	1,300	00		
Kenneth C. Freeman....	" 31 " 1919	900	00		
	Contingencies, including Printing and Stationery...	4,951	69		
	<i>Montreal.</i>				
City and District Savings Bank, Montreal	Amount paid that institution for acting Assistant Receiver General, year ended March 31, 1919.....	12,000	00		
	Contingencies, including Printing and Stationery...	423	25		
	<i>Halifax.</i>				
I. H. Mathers	Salary to 31 March, 1919	3,000	00		
A. C. Johnston.....	" 31 " 1919	2,000	00		
J. H. Balcom	" 31 " 1919	1,900	00		
M. J. Ring	" 31 " 1919	1,400	00		
M. D. S. Brown	" 31 " 1919	900	00		
	Contingencies, including Printing and Stationery ..	1,220	86		
	<i>St. John.</i>				
J. E. Wilson.	Salary to 31 March, 1919.....	2,700	00		
S. P. McCavour.....	" 31 " 1919	1,900	00		
R. S. Cowan.....	" 31 " 1919	1,500	00		
R. Ewing	" 31 " 1919	1,550	00		
E. H. Cameron.....	" 31 " 1919	1,300	00		
G. T. Corbett	" 31 " 1919	1,100	00		
T. H. Lawson	" 31 " 1919	700	00		
	Contingencies, including Printing and Stationery...	1,051	56		
	<i>Winnipeg.</i>				
A. C. McMicken.....	Salary to 31 March, 1919.....	2,900	00		
E. W. H. Armstrong.....	" 31 " 1919	2,000	00		
K. Frederickson	" 31 " 1919	1,500	00		
H. E. Royd.....	" 31 " 1919				
H. E. Copeland	" 31 " 1919	800	00		
Thos. Patterson.....	" 31 " 1919	800	00		
	Contingencies, including Printing and Stationery...	879	68		
	<i>Victoria.</i>				
D. B. McConnan.....	Salary to 31 March, 1919	3,000	00		
W. Winsby	" 31 " 1919	1,326	25		
S. A. Staden.....	" 31 " 1919	1,500	00		
Thos. Knight	" 31 " 1919	1,300	00		
M. F. Gower.	" 31 " 1919	1,000	00		
	Contingencies, including Printing and Stationery...	2,749	74		
	<i>Charlottetown.</i>				
P. Pope.....	Salary to 31 March, 1919	2,900	00		
F. Loughran.....	" 31 " 1919	1,900	00		
D. A. McKinnon.....	" 31 " 1919	1,400	00		
H. S. Stewart	" 31 " 1919	1,100	00		
	Contingencies, including Printing and Stationery ..	358	22		
	<i>Calgary.</i>				
G. S. Nicole	Salary to 31 March, 1919.....	1,189	50		
Wm. Morton.	" 31 " 1919	665	32		
	Contingencies, including Printing and Stationery...	441	41		
	Carried forward.....				
				2,296	23
				75,898	

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CHARGES OF MANAGEMENT—Continued.

To Whom Paid.	Service.	\$ cts.	\$ cts.
	Brought forward.....		75,898 48
	<i>Regina.</i>		
S. C. Nelles	Salary to 31 March, 1919	1,189 50	
J. H. Matkin	" 31 " 1919	653 22	
	Contingencies, including Printing and Stationery ..	428 46	2,271 18
	<i>Savings Banks, Nova Scotia.</i>		
T. Campbell	Salary to 31 March, 1919, Sherbrooke.....	250 00	
F. W. Homer.....	" 31 " 1919, Barrington	300 00	
G. E. Jost.....	" 31 " 1919, Guysboro	300 00	
J. M. Rudolphe	" 31 " 1919, Lunenburg	500 00	
J. Redden.....	" 31 " 1919, Kentville	500 00	
E. D. Tremaine	" 31 " 1919, Port Hood.....	300 00	
	<i>New Brunswick.</i>		
W. A. Park	Salary to 31 March, 1919, Newcastle.	400 00	
	Contingencies, including Printing and Stationery...	889 48	3,439 48
	<i>Recapitulation.</i>		81,609 14
	Salaries	68,223 79	
	Contingencies.....	13,385 35	
		81,609 14	
	<i>Printing Dominion Notes.</i>		
American Bank Note Co..	Printing notes.....		328,821 00
	<i>Printing, advertising, inspection, express, etc.</i>		
Bank of Montreal, London.	Cables.....	71 53	
"	Advertising	309 46	
"	Stationery	57 30	
Sundry Express Coy's	Express.....	53,364 85	
W. H. Peck, New York.	Charge for certificate re cremation of 25,000, 2 year 5% temporary notes, due August 1, 1919	50 00	
American Bank Note Co., New York.....	Printing bonds.....	81 86	
American Bank Note Co., Ottawa.....	Printing treasury bills.....	426 00	
American Bank Note Co., Ottawa.....	Printing labels.....	37 50	
American Bank Note Co., Ottawa	Printing cheques.....	3,600 00	
The Signature Co., New York.....	Pens.....	30 00	
Courtney & Seare	Insurance on notes and bonds.....	510 77	
Royal Bank of Canada.....	Insurance on bonds.....	12 50	
Thornton & Truman.....	Repairing locks, etc.....	59 50	
E. F. Surveyor.....	Legal expenses.....	40 50	
Paul LaBadie.....	"	37 50	
American Bank Protection Co	Inspection of burglar alarm.....	50 00	
Porter Safety Seal Co....	Seals.....	30 00	
Sundry persons.....	Cartage, Currency Branch.....	20 50	
Montreal City and District Savings Bank, Montreal, Que.....	Rent of office.....	1,166 66	
Pritchard-Andrews Co., Ltd.....	Seals and rubber stamps.....	8 10	
American Machinists, Ltd.	Repairing pens.....	13 25	
Morton, Phillips & Co....	Stationery	13 00	
	Carried forward.....	59,990 78	410,430 14

SESSIONAL PAPER No. 2

CHARGES OF MANAGEMENT—*Concluded.*

To whom paid.	Service.	\$ cts.	\$ cts.
	Brought forward.....	59,990 78	410,430 14
	<i>Printing, advertising, inspection, express, etc.—Con.</i>		
Bond transfer clerk, Toronto.....	Postage.....	50 00	
Bond transfer clerk, Montreal.....	".....	50 00	
Sundry persons.....	Clerical assistance required for the issuing of Victory Loan Interest cheques.....	2,988 00	
".....	Salaries.....	2,554 43	65,633 21
	<i>Commission for payment of interest on Public Debt and purchase of Sinking Funds.</i>		
Bank of Montreal, London	For services as financial agents in London for year ending December 31, 1918, at rate of £150 per million of debt.....	54,405 48	
" " New York	One-eighth per cent for payment of interest coupons.....	10,891 50	65,296 98
	<i>Brokerage on Purchase of Sinking Funds.</i>		
" " London	One-quarter per cent brokerage.....		3,506 45
	<i>Removal of foreign and uncurrent coin from circulation.</i>		
Sundry banks.....	Removal of foreign and uncurrent coin.....		6,960 96
	<i>English bill stamps, postage, etc.</i>		
Bank of Montreal, London	Postage.....	275 87	
	Bill stamps.....	804 80	
	Commutation of Stamp duty.....	3 04	
		1,083 71	
	Less—Sundry fees for issue of certificates.....	41 37	1,042 34
	<i>Clerical assistance in connection with the transfer and registration of War Loan Bonds, etc.</i>		
Sundry persons.....	Clerical assistance.....		170,000 00
	<i>Statutory Currency Act 1910,</i>		
Ottawa Branch, Royal Mint—			
Prof. W. Nichol.....	Trial of Pyx.....	173 95	
Prof. A. Stansfield.....	".....	174 25	
Prof. W. H. Ellis.....	".....	177 95	526 15
			723,336 23

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REDEMPTION OF DEBT.

To whom paid.	Service.	\$ cts.	\$ cts.
Sundry persons.....	Dominion Stock issue A 3½ per cent.....	18,000 00	
".....	" " B 3½ per cent.....	10,100 00	
".....	5% Debenture Stock, 1919.....		28,100 00
".....	War Savings Certificates.....		100,000 00
".....	War Savings and Thrift Stamps.....		1,105,936 90
Sundry persons.....	New York Temporary Loan, 1915.....		116,132 45
Bank of Montreal.....	" " 1917.....		5,000 00
Sundry Banks.....	Treasury Bills.....		25,000,000 00
" persons.....	".....		200,000,000 00
Imperial Government....	Temporary Loan, Imperial Government, amount written off to March 31, 1919, against advances made to Imperial Government, in Canada as per agreement with the British Treasury.....		15,411,250 00
Sundry persons.	Compensation to Seigneurs		8,172,130 72
			779 33
			249,939,329 40

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PREMIUM DISCOUNT AND EXCHANGE EXPENDITURE.

Details.	Rate.	—	Amount.	Total.
		§ cts.	§ cts.	§ cts.
Premium on New York Funds.....	$1\frac{1}{2}\%$	5,000,000 00	75,000 00	
	2%	15,000,000 00	300,000 00	
	$2\frac{1}{2}\%$	5,000,000 00	101,562 50	
	$2\frac{3}{4}\%$	5,000,000 00	104,687 50	581,250 00
		30,000,000 00		
Discount on Bills	99.84	400,000 00		640 00
		£ s. d.		
Premium on Stock	100 $\frac{1}{4}$	3,050 0 0	37 11	
Purchased for Sinking Funds.....	100 $\frac{3}{8}$	13,580 0 0	413 06	450 17
				582,340 17

AN ACCOUNT OF all Allowances or Compensations granted as Retiring Allowances or Superannuation in all Services, paid during the Fiscal Year ended March 31, 1919.

Year when Superannuation	Cause of Retirement.			Name and Nature of Service at Time of Retirement.			Salary at Time of Retirement.		Average salary three previous years.		Amount paid during the Fiscal Year.		Number of months
	Annual Allowances.	Age at Retirement.	Number of Years Service.	Number of Years added.			\$	cts.	%	cts.	\$	cts.	
1912	1,746 66	67	32		Age.....	Albott, S. A., Hansard Staff.....	2,800 00			16	1,746 66		12
1912	1,909 96	72	29		" and ill health.....	Adams, Edw., Chairman, Board Steamship Inspection.....	2,800 00			16	1,909 96		12
1913	801 11	74	40		".....	Adams, Joshua F., Clerk in Customs, Sarnia.....	1,200 00			45	801 11		12
1903	1,225 00	56	35		To promote efficiency.....	Alexander, Wm. H., 1st Class Clerk, Dept. of Marine and Fisheries.....	1,800 00			00	1,225 00		12
1919	1,285 25	69	35		Age and failing eyesight.....	Alford, Wm., Clerk, H. A. Post Office Dept.....	1,950 00			11	1,285 25		12
1897	1,776 00	59	22		Age and abolition of office.....	Allard, Wm., Landing Waiter, New Carlisle.....	400 00			00	1,776 00		12
1918	809 03	67	25		Age.....	Allen, Geo. G., Collector of Customs, Port Emerson, Man.....	1,700 00			00	809 03		12
1904	694 88	48	29		Ill-health.....	Allen, H. S., Sr., 2nd Class Clerk, Toronto Post Office.....	1,200 00			22	694 88		12
1918	525 81	62	28		Age.....	Alwell, R. J., Messenger, Post Office, Toronto.....	939 00			00	525 81		9
1906	929 00	68	23		Age.....	Ambrose, J. D. L., Dominion Appraiser of Customs.....	2,000 00			00	929 00		12
1910	1,182 72	53	27		Ill-health.....	Ami, M. H., Invertebrate Paleontologist in Geological Survey, Dept. of Mines.....	2,350 00			28	1,182 72		12
1915	958 62	70	41		Age and failing health.....	Anderson, J. D., R. M. Clerk, Montreal District.....	1,400 00			45	958 62		12
1895	238 00	36	15		Ill-health.....	Archambault, Marie P., Jr., 2nd Class Clerk, Ottawa P.O.....	800 00			33	238 00		12
1904	176 00	58	32		".....	Archer, Wm., Light-keeper, North Truro, N.B.....	275 00			00	176 00		12
1905	388 66	52	22		Physical infirmity.....	Ardagh, Henry H., Clerk, Customs, Toronto.....	900 00			33	388 66		12
1915	1,896 00	61	33		Age and failing health.....	Arduin, Geo. G. V., Div. 2-A, Dept. of Labour.....	2,100 00			00	1,896 00		12
1888	252 00	49	21		Ill-health.....	* Aryle, Thomas, Light-keeper, Race Rocks, B.C.....	600 00			00	252 00		12
1907	322 00	67	23		Age and physical infirmity.....	Ashwood, Jas. C., Customs Looker, Halifax.....	700 00			00	322 00		12
1915	840 00	61	47		".....	Asselin, J. E., Div. 3-A, House of Commons.....	1,200 00			00	840 00		12
1918	560 00	71	43		Age.....	Atwood, W. W., Collector of Customs, Shelburne, N.S.....	800 00			00	560 00		10
1904	1,011 50	63	21		" and abolition of office.....	Auger, E. Alphonse, Keeper of Records, Dept. of Secretary of State.....	2,450 00			33	1,011 50		1
1893	192 06	62	33		Abolition of office.....	Auger, J. Lockman, Beauharnois Canal.....	221 00			00	192 06		3
1907	1,322 22	67	40		Age.....	Aumond, W. H., 1st Class Clerk, Dept. Militia and Defence.....	1,900 00			88	1,322 22		12
1911	455 60	72	30		".....	Backhouse, Wm., Sub-collector of Customs at Port-Burwell.....	900 00			33	455 60		12
1897	360 00	48	18		Abolition of office.....	Bailey, Geo. O., 2nd Class Railway Mail Clerk, Three Rivers.....	1,050 00			00	360 00		12
1911	1,218 00	67	29		Age and ill-health.....	Bailey, Horace Henry, 2nd Div. A, Patent Examiner, Agriculture Department.....	2,100 00			00	1,218 00		12
1915	361 00	77	36		".....	Baker, Thomas, Light-keeper, Peases Is., N.S.....	520 00			00	361 00		12
1897	682 50	38	15		To promote economy.....	Balderson, J. H., Secretary, Department of Railways and Canals.....	2,350 00			00	682 50		12
1911	648 00	60	27		Ill-health.....	Baldwin, H. A., Clerk, Auditor General's Office.....	1,200 00			00	648 00		12
1906	928 00	57	32		" and to promote efficiency.....	Baldwin, R. W., 2nd Class Clerk, Privy Council Office.....	1,500 00			00	928 00		12

10 GEORGE V, A. 1920

AN ACCOUNT OF ALL ALLOWANCES OR COMPENSATIONS GRANTED AS RETIRING ALLOWANCES OR SUPERANNUATION, ETC.—Continued.

Year when Superannuated.	Annual Allowances.	Age at Retirement.	Number of Years Service.	Number of Years added.	Cause of Retirement.	Name and Nature of Service at Time of Retirement.	Salary at Time of Retirement.	Average salary three previous Years.	Amount paid during the Fiscal Year.	Number of months paid.
	cts.						%	\$	\$	
1908	1,545 50	80	33		Age	Fremmer, James J., Inspector of Customs.	2,500 00	2,341 66	1,545 48	12
1914	632 73	56	27		"	Brennan, P. F., Clerk, Post Office, Halifax.	1,300 00	1,171 72	632 64	12
1916	1,179 75	63	33		"	Brennan, P. J., Div. 2-A, P. O. Dept.	1,850 00	1,787 50	1,179 72	12
1917	648 00	75	27		"	Brindan, A. Clerk, Customs, Halifax.	1,200 00	1,200 00	378 00	12
1915	1,750 00	72	49		"	Brigal, Frederick, Supt. Ry. Mail Ser., Montreal.	2,500 00	2,500 00	1,719 96	12
1912	387 83	73	36		"	Brittan, Joseph, Landing Waiver, Bowmanville.	800 00	745 83	387 72	12
1906	686 40	50	33		"	Brophy, W., Jr., 2nd Class Clerk, P. O. Dept.	1,050 00	1,040 00	686 40	12
1916	1,652 50	66	43		" and failing health.	Brought, James S., Div. 1-B, Timber and Grazing Branch.	2,500 00	2,375 00	1,652 48	12
1917	1,435 57	65	34		" and ill health.	Broughton, Jas. L., Asst. P. O. Inspector, Saskatoon.	2,200 00	2,111 14	1,435 56	12
1908	344 40	68	37		" disability.	Brydges, John, Lock Labourer, Cornwall Canal.	492 00	492 00	344 40	12
1891	1,260 00	60	35		" failing health.	Buckley, P. E., 1st Class Clerk, P. O. Dept.	1,800 00	1,800 00	325 00	5
1904	340 00	39	17		Ill-health.	Buckley, Jas., Jr., 2nd Class Clerk.	1,000 00	1,000 00	339 96	12
1905	228 00	75	19		Age.	Bust, Andrew, Tide Waiver, St. John, N. B.	600 00	600 00	228 00	12
1903	1,050 00	63	38		" and abolition of office.	Burns, Thomas, 1st Class Clerk, Hamilton, P. O.	1,500 00	1,500 00	875 00	10
1913	482 02	53	28		Failing eyesight.	Burrows, Wm., Letter Carrier, Winnipeg.	860 75	860 75	481 92	12
1908	840 00	60	36		Age and to promote efficiency.	Burton, E. J. W., Collector of Customs, Port-Hope, Ont.	1,200 00	1,200 00	840 02	12
1904	127 97	45	11		Ill-health.	Bush, H. T., Letter Carrier, Winnipeg.	600 00	581 67	106 60	10
1910	309 03	61	20		"	Bussell, John, Letter Carrier, Winnipeg.	772 58	772 58	309 00	12
1915	528 00	59	22		Age and ill-health.	Bysshe, F. R., Clerk, 3 Div. A, Indian Affairs.	1,200 00	1,200 00	528 00	12
1913	294 00	62	22		" failing health.	Cadotte, Alphonsse, Letter Carrier, Montreal.	600 00	600 00	264 00	12
1912	1,273 13	74	53		" ill-health.	*Cabill, J. H., Collector Inland Revenue, Quebec.	1,925 00	1,818 75	530 45	5
1901	522 00	51	29		Ill-health and to promote efficiency.	Caldwell, Thos., Clerk, Customs, Halifax.	960 00	960 00	522 00	12
1916	1,155 78	60	28		Age physical infirmity.	Cameron, Alex. McK., appraiser of Customs, Toronto.	2,100 00	2,063 89	1,155 72	12
1913	1,120 00	58	41		Failing health.	Cameron, D. M., Excise Officer, Hamilton, Ont.	1,600 00	1,600 00	1,119 96	12
1902	849 00	69	35		Age and infirmity and to promote efficiency.	Cameron, John, 1st Class Clerk, P. O., Fredericton, N. B.	1,200 00	1,200 00	840 00	12
1906	664 04	65	32		Age and ill-health.	Cameron, J. W. H., Railway Mail Clerk, Halifax District.	1,110 00	1,037 56	663 96	12
1915	1,120 00	64	39		"	Campbell, J. J., Div. 2-B, Customs Dept.	1,600 00	1,600 00	1,119 96	12
1901	352 33	50	21		Ill-health.	Campbell, John, 2nd Class Clerk, Ry. Mail Service, Halifax.	960 00	838 88	352 32	12
1911	980 00	55	35		"	Campbell, J. M., Asst. Postmaster, Charlottetown.	1,400 00	1,400 00	980 00	12
1917	805 00	82	42		Age.	Campbell, W. L., Appraiser, Customs, Yarmouth.	1,150 00	1,150 00	804 96	12
1912	543 47	71	43		"	Canon, A. H., Landing Waiver, Niagara Falls, Ont., Customs.	800 00	776 30	543 47	2
1910	1,680 00	56	35		Ill-health.	Caoutte, J. B., P. O. Inspector, Quebec.	2,600 00	2,400 00	1,680 00	12
1911	956 66	71	30		"	Capbert, Emil, Clerk, Finance Dept.	1,600 00	1,594 44	956 64	12

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1914	627 00	In the public interest.....	33	Carlton, Robert, Preventive Officer.....	950 00	1,050 00	627 00	12
1909	284 76	Age and ill-health.....	39	Carr, Thomas, Lock-labourer, Cornwall Canal.....	491 00	\$1,350 p. d.	284 76	12
1901	228 00	Ill-health and to promote efficiency.....	19	Carrier, A., Letter Carrier, Montreal, Que.....	600 00		228 00	12
1917	980 00	Age.....	42	Carrier, Jos. E., Clerk, Post Office, Quebec.....	1,400 00		979 92	12
1915	682 50	Age.....	38	Carroll, Henry, 3d Class, Grade A, P.O. Inspector Off., Ottawa.....	975 00		682 44	12
1900	1,400 00	Age and to promote efficiency.....	68	Caruthers, John, Assistant Postmaster, Toronto.....	2,000 00		1,399 92	12
1914	840 00	Failing eyesight.....	35	Cartier, James, Clerk, Post Office Dept.....	1,200 00		840 00	12
1911	2,245 83	Age and in the public interest.....	43	Carter, Wm. H., Collector of Customs, Quebec.....	3,208 35		935 75	5
1903	672 00	" and ill-health.....	26	Cartwright, Rev. C. E., Protestant Chaplain, Kingston Penitentiary	1,200 00		672 00	12
1911	249 55	" and ill-health.....	62	Carty, Wm., Lock-labourer, Rideau Canal.....	351 50		249 55	12
1901	560 00	" and ill-health.....	53	Casault, Napoleon, Messenger, Dept. Militia and Defence.....	800 00		560 00	12
1901	168 00	Infirmary and to promote efficiency.....	38	Cassidy, James, Lightkeeper, Entry Island.....	300 00		168 00	12
1902	794 16	Ill-health.....	58	Chadd, R. E., 1st Class Clerk, Post Office, Toronto.....	1,323 61		794 16	12
1911	504 00	Age and ill-health.....	42	Chamberlain, A. J., Clerk, Winnipeg Post Office.....	1,050 00		504 00	12
1917	2,508 33	Age and ill-health.....	74	Chapleau, J. R. E., Clerk of Journals, House of Commons.....	3,700 00		2,508 24	12
1917	3,500 00	Age.....	44	Chapleau, S. E., St. O., Clerk of Senate.....	5,000 00		3,499 32	12
1913	474 00	Ill-health.....	43	Charlebois, L. P., 2nd Class A, Montreal P.O.....	1,200 00		474 00	12
1907	840 00	" and ill-health.....	35	Chase, Isaac S., St. 2nd Class Clerk, Montreal P.O.....	1,200 00		840 00	12
1905	499 20	Age.....	26	Chesier, J. A., Ry. Mail Clerk, Ottawa District.....	960 00		499 20	12
1910	1,373 75	Age and ill-health.....	62	Chebuck, C. E. D., Dept. Railways and Canals.....	2,650 00		1,373 64	12
1910	840 00	Age.....	35	Churchill, James, Clerk, Customs, Coastbrook, P.Q.....	1,200 00		840 00	12
1917	1,120 00	" and infirmity.....	62	Clappison, Tom, Inspector of Customs, Dundas.....	2,800 00		1,119 96	12
1905	254 80	Ill-health.....	31	Clark, B., Lock-tender, Welland Canal.....	364 00		254 76	12
1905	390 00	Age and to promote efficiency.....	30	Clark, Patrick, Letter Carrier, Montreal.....	600 00		390 00	5
1907	1,263 91	Age and to promote efficiency.....	47	Clute, John S., Assembler of Customs.....	2,406 00		1,263 84	12
1905	361 10	Ill-health.....	19	Cochrane, W. C., Jr. 2nd Class Clerk, P. O. Dept. Ont.....	1,050 00		361 08	12
1913	726 00	Age.....	33	Coleman, Charles, Deputy Collector, Inland Revenue, Toronto.....	1,100 00		726 00	12
1918	558 00	Failing health.....	53	Coleman, Lilian, Clerk, Interior Dept.....	1,200 00		558 00	12
1918	1,120 00	Age and ill-health.....	77	Comer, Geo. W. H., Preventive Officer, Customs, Kingston.....	1,200 00		1,120 00	10
1916	381 11	Age and ill-health.....	72	Connolly, Peter, Chief Messenger, House of Commons.....	1,600 00		379 99	3
1916	450 72	" and ill-health.....	54	Cook, G. D., Customs, Antillesville.....	550 00		450 72	12
1908	812 49	" and ill-health.....	24	Corbell, Ed., Railway Mail Clerk, Ottawa.....	939 00		812 40	12
1901	300 00	" and ill-health.....	30	Costello, P. J., Ry. Mail Clerk, Toronto.....	1,200 00		300 00	12
1901	517 11	" and ill-health.....	61	Côté, Paul, Lightkeeper, Egg Island.....	500 00		517 11	12
1906	3,530 00	" and ill-health.....	66	Coughlin, M. A., Mrs., Sec and Class Clerk, "A", Ottawa P.O.....	1,100 00		3,530 00	12
1909	832 70	" and ill-health.....	37	Courtney, J. M., C.M.G., I.S.O., Deputy Minister of Finance.....	5,000 00		832 68	12
1906	387 00	" and ill-health.....	72	Cousins, Hugh, Ry. Mail Clerk, London District.....	1,200 00		387 00	12
1914	1,080 55	" and to promote efficiency.....	62	Cowan, E., Inspector of Weights and Measures, St. John, N.B.....	716 65		1,080 44	12
1906	840 00	" and ill-health.....	41	Cowan, John A., Senior Clerk, Customs, Toronto.....	1,400 00		840 00	12
1909	840 00	" and ill-health.....	54	Cowan, M. R. B., Clerk in Customs, Windsor, Ont.....	1,200 00		840 00	12
1906	816 00	" and ill-health.....	36	Crisp, A. G., Clerk, Hamilton P.O.....	1,200 00		816 00	12
1908	513 14	Age and to promote efficiency.....	53	Crocker, Wm., St. 2nd Class Clerk, Office of Supt. Railway Mail Service, Toronto.....	1,200 00		513 12	12
1918	748 00	To promote economy and efficiency.....	55	Growe, A. C., Clerk, Halifax P.O.....	900 00		748 00	12
1900	297 00	Bodily infirmities.....	23	Grove, Wm. J., Clerk, Post Office, Montreal.....	1,200 00		297 00	12
1910	1,012 65	Ill-health.....	53	Gullis, William, Lightkeeper, Nantoulin Island.....	450 00		1,012 65	12
1910	1,912 56	Ill-health.....	36	Curran, Alfred, 1st Class Clerk, Toronto, P.O.....	1,500 00		1,912 56	12

10 GEORGE V, A. 1920

AN ACCOUNT OF ALL ALLOWANCES OR COMPENSATIONS GRANTED AS RETIRING ALLOWANCES OR SUPERANNUATION, ETC.—Continued.

Year when Superannuated.	Annual Allowances.		Age at Retirement.	Number of Years Service.	Number of Years added.	Cause of Retirement.	Name and Nature of Service at Time of Retirement.		Salary at Time of Retirement.		Average salary three previous years.		Amount paid during the Fiscal Year.		Number of months paid.
	\$	cts.							%	cts.	%	cts.	%	cts.	
1903	325	00	59	25		Bodily infirmity	Currie, George, Lightkeeper, Isles of Capres, Ont.		620	00	620	00	324	96	12
1909	1,218	47	60	31		Ill-health	Currier, J. E. W., Clerk, Dept. Ry. and Canada		2,100	00	1,965	26	1,218	26	12
1918	619	71	63	33		Age and ill-health	Cushing, James, Letter Carrier, London, Ont.		939	00	939	00	345	98	6
1914	116	66	63	21		Age and failing health	Cyr, Honore, Preventive Officer of Customs, Ste. Hilaire		400	00	277	27	116	64	12
1912	806	66	74	33		Failing health	Dagenau, D. G., Ry. Mail Clerk, Quebec		1,250	00	1,246	66	806	64	12
1909	465	85	57	26		"	Dagenais, P. S., Clerk, Montreal P.O.		900	00	895	83	465	72	12
1906	329	33	39	16		"	Dale, Miss L. E., Jr., 2nd Class Clerk, Dept. Indian Affairs		1,100	00	1,023	16	329	25	12
1906	286	29	65	27		Age	Dancause, Geo., Seaman and Carpenter, Grosse Isle Quarantine Station		531	16	530	00	214	65	9
1918	980	00	75	43		Age and failing health	*Daniel, Robt. T., Clerk, Post Office, Montreal		1,400	00	1,400	00	244	98	3
1900	138	32	50	19		Ill-health	Darby, Earnest, Lock-labourer, Welland Canal		351	00	351	00	138	24	12
1914	420	00	74	39		Age and ill-health	Darcy, W., Messenger, Ottawa Post Office		600	00	600	00	420	00	12
1914	1,344	00	67	32		Ill-health	Daubney, E., Clerk Post Office Department, Ottawa		2,100	00	2,100	00	1,344	00	12
1895	288	00	43	16		To promote economy	Daveluy, George, Cultor, Quebec		900	00	900	00	288	00	12
1918	791	11	71	32		Age	Davidson, Wm. J., Clerk, Militia and Defence Dept.		1,300	00	1,236	11	329	60	5
1917	384	00	69	21		Age	Davieson, P., Messenger, Agriculture Dept.		800	00	800	00	384	00	12
1888	84	00	60	21		Age	Dawson, John, Preventive Officer, Wolfe Island		290	00	290	00	49	00	2
1914	1,255	00	66	30		"	Dawson, William, Excise, Inland Revenue Division of Quebec		2,290	00	2,091	66	1,254	48	12
1901	192	00	67	24		" and inability	De Lamarandiere, P. R., Keeper of Killarney Lights		400	00	400	00	192	00	12
1911	1,913	33	52	32		Failing eyesight	De Lisle, Joseph, B. 2 Division, Indian Affairs		1,600	00	1,583	33	1,013	28	12
1914	939	17	69	38		Age and ill-health	De Laney, E. J., 2nd Class Clerk, Halifax Post Office		1,400	00	1,311	67	939	17	12
1914	430	70	56	24		Failing eyesight	DeLong, Isaiah P. E., Letter Carrier, Grade "B," Toronto P.O.		939	00	897	30	430	68	12
1898	680	40	50	27		Ill-health	Denare, J. G., Overseer, Welland Canal		1,290	00	1,260	00	680	40	12
1918	192	00	62			Age and to promote efficiency	D'Entremont, Jos. A., Preventive Officer, Customs, Yarmouth, N.S.		300	00	300	00	176	00	11
1904	880	66	63	28		Age and loss of memory	De Kosiang, Alfred, 1st Class Clerk, Post Office, Montreal		1,500	00	1,483	33	880	64	12
1905	336	54	54	24		Abolition of office	*Deschamps, J. B., Collector of Canal Tolls		700	00	700	00	280	00	10
1918	1,436	00	61	24		Age and ill-health	Desjardins, Alphonse, Reporter of Debates, House of Commons		2,800	00	2,800	00	1,222	92	12
1885	86	00	33	17		Abolition of office	Desjardins, Geo., Cultor's Office, Quebec		400	00	400	00	86	00	12
1918	952	00	59	34		Ill-health	Deviney, P. J., Clerk, Post Office, London		1,400	00	1,400	00	863	53	10
1914	913	89	72	35		Age and failing health	*Dewar, G. R., Railway Mail Clerk, Montreal District		1,400	00	1,305	55	304	40	4
1901	1,760	00	62	22		" and failing health	Dickinson, W. E., Lightkeeper, West End, Long Point		400	00	400	00	175	32	12
1913	1,800	00	68	37		" and failing health	Dugman, N. J., Inspector Inland Revenue for Kingston District		2,800	00	2,700	00	1,890	00	12
1902	257	60	48	31		Ill-health	Doane, Isaac, Lightkeeper, Cape Sable, N.S.		480	00	480	00	297	60	12

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1904	217 00	73	31	Age.	Doane, Joshua, Lightkeeper, Bunker Island, N.S.	350 00	216 96	12
1900	324 00	48	18	Ill-health.	Dodds, E. W., Collector, Inland Revenue	900 00	324 00	12
1900	326 21	47	25	Failing health.	Doller, W. J., Railway Mail Clerk, Toronto.	1,500 00	326 20	12
1901	868 00	63	31	Age and failing health.	Dongahy, Wm., Excise Officer, Hamilton Division.	1,052 42	868 00	12
1917	380 00	67	35	"	Doraghy, J. L. E., Clerk, Post Office, Montreal.	1,400 00	380 00	12
1917	1,032 50	61	39	Age.	Doucet, Eugene, Clerk, Customs, Quebec.	1,400 00	1,032 48	12
1916	552 00	73	32	" and failing health.	Dougherty, W. A., Preventive Officer, Customs, St. John	900 00	552 50	12
1901	556 80	51	29	"	Doyle, James J., Railway Mail Clerk, London District.	900 00	556 80	12
1918	1,057 45	68	31	" and failing health.	Drummond, Robt. F., Clerk, Supt. Ry. Mail Service, Vancouver.	1,705 55	1,052 50	12
1912	743 75	63	43	" and ill-health.	Dufresne, Auguste, 2nd Class Clerk, Montreal Post Office.	1,052 50	743 64	12
1912	743 99	61	32	Ill health.	Dugan, E. J., Hansard Staff.	2,754 99	743 99	12
1901	792 00	39	33	To promote efficiency.	Duncan, R., 2nd Class Clerk, P. O. Department.	1,200 00	792 00	12
1895	980 00	57	38	" and failing health.	Dunlop, H. G., 2nd Class Clerk, P. O. Department.	1,400 00	980 00	12
1916	1,050 00	76	43	Age.	Dunlop, C., Dep. Col. Inland Rev., Chatham.	1,500 00	1,050 00	12
1911	653 33	69	35	B-dily infirmity.	Dunn, John, Collector of Customs, Aberdeen, Que.	933 33	653 28	12
1906	796 66	46	24	Ill-health.	Dunn, J. P., 2nd Class Clerk, Dept. of Inland Revenue	1,400 00	796 66	12
1887	1,100 00	50	25	"	Dupont, C. T., Inspector of Inland Revenue, B. C.	2,200 00	1,100 00	12
1917	439 56	42	21	Age and failing health.	Eager, J. E., Clerk, Post Office, Hamilton.	1,073 00	439 56	12
1917	1,170 00	66	46	" and failing eyesight.	Eatonson, Wm. H., Clerk, Post Office Dept.	2,100 00	1,170 00	12
1919	980 00	64	35	Age and ill-health.	Eaton, Wm. P., Ry. Mail Clerk, Halifax District.	1,400 00	980 00	12
1902	952 00	65	34	Ill-health.	Eckersley, John, Chief Clerk, Customs, Halifax.	1,400 00	952 00	12
1910	793 33	76	35	To promote efficiency and economy.	Edgar, W. E., Customs Locker, Quebec.	1,400 00	793 32	12
1897	432 00	67	18	Age.	Egan, Jas., Inspector of Weights and Measures, London, Ont.	1,133 33	432 00	12
1917	1,070 00	62	36	Ill health.	Egan, A., Excise, Guelph.	1,200 00	1,070 00	12
1914	328 00	47	22	Failing health.	Ellis, Rachel G., Timber and Grazing Branch, 111 "A"	1,500 00	328 00	12
1917	817 78	54	13	To promote efficiency and economy.	Elson, E. B., Clerk, Post Office, Calgary.	1,200 00	817 68	12
1910	406 00	57	29	Ill health.	Embury, W. J., 3rd Class Clerk, Belleville Post Office.	1,777 78	406 00	12
1917	754 35	61	36	Age and failing health.	Erwin, W., Lightkeeper, Pt. Atkinson, B. C., Dept. Marine & Fish.	800 00	754 35	12
1903	575 00	38	30	Age and failing health.	Evans, Albert H., Ry. Mail Clerk, Montreal.	700 00	575 00	12
1913	744 72	62	42	Age and failing health.	Fairman, Daniel, Railway Mail Clerk, Montreal Division.	1,134 79	744 72	12
1901	303 75	30	30	"	Falconer, Jas. E., Excise Officer, Windsor, Ont.	960 00	303 75	12
1905	728 00	73	26	Abolition of office.	Farley, C. J., Lock Master, Lock 26, Cardinal.	1,063 89	728 00	12
1910	675 00	61	27	Age and ill health.	Farley, J. F., Collector of Canal Tolls.	1,000 00	675 00	12
1911	1,470 00	61	38	Failing health.	Fawcett, Edgar, Asst. Customs Appraiser, Victoria, B. C.	506 25	1,470 00	12
1910	830 86	52	35	Age and to promote efficiency.	Fawcett, G. H., Clerk, Dept. Customs.	1,400 00	830 86	12
1914	896 91	63	13	Ill-health.	Fearnside, J. H., Sr. 2nd Class Clerk, Hamilton P. O.	1,250 00	896 91	12
1888	240 00	35	13	Age and to promote efficiency.	Ferguson, Horace, 3rd Class Clerk, P. O. Inspector's Office, Victoria.	2,100 00	240 00	12
1903	810 00	79	40	Age.	Ferguson, Daniel, Collector of Customs, Chatham, N. B.	1,300 00	810 00	12
1912	836 64	69	40	" and failing health.	Filion, H. D., Railway Mail Clerk, Montreal District.	1,100 00	836 64	12
1912	530 00	44	23	Ill-health.	Finnegan, Edward, Clerk in Customs, Port of London.	425 00	530 00	12
1909	246 50	62	29	Age and to promote efficiency.	Firth, C. M., Lightkeeper, Coffs Island, N. S.	5,000 00	246 48	12
1914	3,500 00	69	35	"	Fitzgerald, Wm., Superintendent of Insurance.	450 00	3,499 92	12
1					Flynn, D. J., Excise Officer, Toronto.	1,000 00	680 56	12
1909	680 56	64	27	"	Flynn, Wm., Post Office, Hamilton.	1,358 06	680 56	12
1916	1,096 67	69	37	Age and ill-health.	Foley, Jas. G., Clerk of the Crown in Chancery.	800 00	1,096 67	12
1918	2,392 50	65	33	Age and to promote efficiency.	Forbes, H. A., Sub-collector of Customs, Port Hastings, N. S.	1,200 00	2,392 50	12
1912	203 16	49	46	" and to promote efficiency.	Forbes, L. A., Sub-collector of Customs, Port Hastings, N. S.	1,361 11	203 16	12
1916	3,500 00	71	11	" and physical infirmity.	Fortescue, L., Comptroller R. N. W. M. Police.	1,000 00	3,499 92	12
						3,800 00	16 93	12
						5,000 00	3,499 92	12

10 GEORGE V, A. 1920

AN ACCOUNT OF ALL ALLOWANCES OR COMPENSATIONS GRANTED AS RETIRING ALLOWANCES OR SUPERANNUATION, ETC.—Continued.

Year when Superannuated.	Annual Allowances.	Age at Retirement.	Number of Years Service.	Numbers of Years.	Cause of Retirement.	Name and Nature of Service at Time of Retirement	Salary at Time of Retirement.	Average salary three previous years.	Amount paid during the Fiscal Year.	Number of months paid.
	\$ cts.						\$ cts.	\$ cts.	\$	
1903	1,008 00	63	28		Age and ill-health	Foster, Geo. L., Accountant of Penitentiaries, Ottawa	1,800 00	1,800 00	1,008 00	12
1916	720 00	62	24		" and physical infirmity.	Foster, Henry, Excise, London	1,500 00	1,500 00	720 00	12
1915	1,048 53	71	38		" and failing health.	Fox, Thomas, 1st Class Excise-man, Inland Revenue, Ottawa.	1,500 00	1,497 91	611 59	7
1917	450 72	67	24		"	Frank, Raphael, Letter Carrier, Montreal.	939 00	939 00	450 72	12
1916	638 52	57	34		Ill-health	Frank, E., Letter Carrier, Hamilton.	939 00	939 00	638 52	12
1897	260 00	44	13		Abolition of office	Fraser, H., White, Inspector N.W.M.P.	1,000 00	1,000 00	259 92	12
1910	1,952 22	63	36		Age	Frechette, Achille, Chief of Translation Staff, House of Commons.	3,400 00	3,788 89	2,114 84	13
1916	868 00	66	31		" and failing health	French, J. L., Ry. Mail Clerk, Montreal.	1,400 00	1,400 00	867 96	12
1914	930 42	76	38		Failing health.	Eurois, Jos. L., Railway Mail Clerk, Quebec, Dist.	1,400 00	1,329 17	930 60	12
1903	576 00	47	30		Ill-health.	Gabriel, J. McN., 1st Class Railway Mail Clerk.	960 00	960 00	576 00	12
1903	728 50	61	31		Age and ill-health.	Gagnon, Zoel, 2nd Class Clerk, Quebec Post Office.	1,200 00	1,175 00	728 40	12
1899	197 60	38	13		Failing eyesight	Gallbraith, J., 3rd Class Clerk, Toronto Post Office.	750 00	750 00	197 52	12
1913	450 00	79	30		Age and failing health.	Gallagher, Francis, Clerk in Callers Office, Quebec.	750 00	750 00	450 00	12
1918	717 50	82	56		Age	Gallet, Alphonse, Preventive Officer, Customs, Montreal.	1,100 00	1,025 00	597 90	10
1904	384 00	71	32		Age and to promote efficiency	Garant, Maxime, Tide Waiter, Montreal.	600 00	600 00	384 00	12
1912	344 00	58	20		Failing health.	Garipey, J. R., Porter Grade B, Montreal, P. O.	860 00	860 00	343 92	12
1909	204 00	42	17		Ill-health.	Gauthier, Avila, Letter Carrier, Montreal.	600 00	600 00	204 00	12
1912	476 23	70	35		Age and ill-health.	Gauthier, Pierre, Bridge-keeper Lachine Canal.	680 33	680 33	476 16	12
1919	736 00	53	23		Ill health.	Genest, J. A., Clerk, Sherbrooke Post Office.	1,600 00	1,600 00	735 96	12
1914	623 83	62	36		Age	George, F. J., Letter Carrier, Grade "B", Ottawa, P. O.	939 00	891 25	623 88	12
1912	3,500 00	62	45		" and ill-health.	Gerald, W. J., Deputy Minister of Inland Revenue	5,000 00	5,000 00	3,500 00	12
1915	455 00	64	38		" ill-health and failing eyesight.	Gillie, H. A., Lightkeeper and Engineer, Sambro, N.S.	650 00	650 00	417 01	11
1897	360 00	38	15		To promote efficiency and economy.	Gillen, Alfred, 2nd Class Clerk, Belleville Post Office.	1,200 00	1,200 00	3 32	15
1916	700 00	55	36		Physical infirmity.	Gillespie, Ed., Customs, Parrishore, N.S.	1,060 00	1,060 00	699 96	12
1901	576 00	59	18		"	Girard, F. X., Medical Attendant on Indians.	1,600 00	1,600 00	528 00	11
1915	1,053 05	67	34		To promote efficiency	Girard, Iremie, Deputy Collector, Inland Revenue, "A", London.	1,675 00	1,548 61	1,053 00	12
1908	840 00	64	35		Age	Girdlestone, R. J. M., Deputy Collector Inland Rev., Brandon.	1,200 00	1,200 00	840 00	12
1911	561 57	64	35		Ill-health	Giroux, Jos., Letter Carrier, Montreal.	802 25	802 25	561 48	12
1905	1,605 00	72	34		"	Glendon, W., Accountant Dept. Public Printing and Stationery.	2,500 00	2,450 00	1,656 00	12
1903	228 00	42	19		Age	Goad, F. A., Letter Carrier, Toronto.	600 00	600 00	228 00	12
1908	2,160 00	55	27		Ill-health.	Gobeil, A., Deputy Minister of Public Works.	4,000 00	4,000 00	2,160 00	12
1916	658 67	53	24		"	Godson, Ernest, Clerk, Post Office, Victoria	1,400 00	1,372 24	658 56	12

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AN ACCOUNT OF all Allowances or Compensations granted as Retiring Allowances or Superannuation, etc.—Continued.

Year when Super-	Annual Allowances.	Age at Retirement.	Number of Years Service.	Number of Years added.	Cause of Retirement.	Name and Nature of Service at Time of Retirement.	Salary at Time of Retirement.	Average salary three previous Years.	Amount paid during the Fiscal Year.	Number of months paid.
	\$ cts.						\$ cts.	\$ cts.	\$ cts.	
1917	1,249 30	72	38	..	Age and infirmity	Hudon, L. E., Clerk, Office Supr. Ry. Mail Service, Quebec.....	1,800 00	1,784 72	1,249 20	12
1917	560 00	63	20	..	To promote efficiency & economy	Hugard, R. T., Inspector of Gas and Weights and Measures.....	1,400 00	1,400 00	559 92	12
1912	846 45	63	27	..	Ill-health	Hunt, G. A., Div. 2 B., Post Office Department	1,600 00	1,597 50	846 36	12
1904	322 00	61	23	..	Age and infirmity	Hunt, William Josiah, Landing Waiter, Sherbrooke	700 00	700 00	321 96	12
1913	294 00	62	21	..	" and infirmity	Hyslop, S. N., Preventive Officer, St. Stephen, N. B., Customs.....	700 00	700 00	294 00	12
1907	777 00	63	37	..	" and failing health	Franside, G. A., Collector of Inland Revenue, Port Arthur	1,160 00	1,110 00	777 00	12
1917	1,250 00	74	36	..	" " " "	Jameson, R. C., Excise Officer, Inland Revenue, Toronto.....	2,200 00	2,050 00	1,230 00	12
1914	912 88	61	30	..	" " and in public interest	Jameson, Samuel B., Collector of Customs, and Dep. collector Inland Rev., Regina	1,800 00	1,755 55	1,069 08	12
1901	340 00	38	17	..	Ill-health	Jackson, J. A., 2nd Class Clerk, Post Office Department	1,000 00	1,000 00	340 00	12
1912	500 00	72	41	..	" " " "	Jones, Albert, Ry. Mail Clerk, Toronto District	800 00	800 00	539 32	12
1907	1,120 00	50	28	..	Abolition of office	Jones, Allan, Post Office Inspector, Barrie	2,000 00	2,000 00	1,119 36	12
1911	2,459 00	67	39	..	In the public interest	Jones, C. J., Asst. Governor General's Secretary	3,600 00	3,500 00	2,449 92	12
1913	473 52	60	42	..	Age	Jones, James G., Lockmaster, Smith's Falls	676 46	676 46	473 52	12
1906	350 00	72	25	..	" " " "	Jones, N. B., Collector of Customs, Weymouth, N.S.	700 00	700 00	349 92	12
1918	952 00	60	34	..	Age and ill-health	Jones, W. E. C., Ry. Mail Clerk, Montreal	1,400 00	1,400 00	951 96	12
1911	380 00	61	19	..	Age and failing health	*Joule, A. J., Sub-Collector Customs, Gateway, B.C.	1,000 00	1,000 00	125 64	4
1916	633 33	38	20	..	Ill-health	Kelly, M. D., Marine and Fisheries Dept.	1,750 00	1,733 33	633 24	12
1894	216 00	45	18	..	" " " "	Kennedy, John, Letter Carrier, London	600 00	600 00	216 00	12
1917	1,948 33	61	41	..	Age and ill-health	Kent, S. B., Fishing Bounty Officer, Naval Dept.	2,800 00	2,783 33	1,948 33	12
1892	167 04	47	29	..	Injuries while on duty	Keys, Jas., Lock Labourer, Upper-Fraser's Locks, Rideau Canal ..	288 00	288 00	167 04	12
1919	840 00	76	39	..	Age and failing health	Keogh, Peter M., Deputy Collector In. Rev., Windsor, Ont.	1,200 00	1,200 00	70 00	1
1895	209 00	33	11	..	Reorganization of Board of Civil Service Examiners and to promote economy	*Keys, J. A., Department of Secretary of State	1,000 00	950 00	130 28	8
1917	1,190 00	74	38	..	Age	King, Richard M., Deputy Collector Inland Revenue, Halifax.....	1,700 00	1,700 00	1,189 92	12
1912	610 78	63	26	..	Ill-health	Kinney, John, Ry. Mail Clerk, Calgary District	1,250 00	1,174 58	610 68	12
1918	1,260 00	54	35	..	" " " "	Kirkpatrick, Jno. A., Clerk, Post Office, Toronto.....	1,800 00	1,800 00	915 00	9
1911	420 00	72	35	..	Ill-health	*Kirkpatrick, R., Sub-Collector Customs, Delbec, N.B.	600 00	600 00	420 00	12
1918	1,470 00	68	39	..	" " " "	Kirwan, Philip T., Clerk, Secretary of State Dept.	2,100 00	2,100 00	735 00	6
1916	1,386 00	66	33	..	Age and to promote economy	Knight, F. E., Dept. Militia and Defence	2,100 00	2,100 00	1,386 00	12
1912	1,120 00	62	42	..	" " " "	Kreps, W. H., clerk sub-division B—2nd div., Post Office Dept.	1,600 00	1,600 00	1,119 96	12
1918	1,315 42	74	46	..	Age and failing health	Lachapelle, A. P., Supt. Ry. Mail Service, Montreal	2,000 00	1,879 17	1,315 32	12
1898	206 68	61	32	..	" " " "	Ladleur O., Ferryman, Beauharnois Canal	322 94	322 94	206 64	12

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	\$ cts.						\$ cts.	\$ cts.	\$ cts.	
1899	442 00	43	17		Ill-health.	Lynes, K., Excise Officer, Inland Revenue.	1,300 00	1,300 00	441 96	12
1917	450 72	65	21		Age and failing health.	Macaulay, Maclellan, Clerk, Post Office, St. John.	939 00	939 00	450 72	12
1895	420 00	92	21		Age and to promote efficiency and economy.		1,000 00	1,000 00	420 00	12
1913	1,185 75	52	31		Ill-health.	Macdonald, A. J. 3rd Class Clerk, Post Office Department.	2,400 00	1,912 50	1,185 72	12
1901	900 00	62	30		" and incapacity.	Office of the House of Commons.	1,500 00	1,500 00	375 00	5
1911	525 00	75	35		" and infirmity.	Macdonald, Donald, Deputy Collector, Inland Revenue, Montreal	750 00	750 00	525 00	12
1914	520 45	64	22		Ill-health.	Macdonald, James, Measuring Surveyor, Customs, Charlottetown, P. E. I.	1,200 00	1,182 83	520 41	12
1902	210 00	57	20		Mental infirmity for perform- ances of duty.	Macdonald, Jno. G., Ry. Mail Clerk, London.	600 00	600 00	240 00	12
1910	658 00	51	29		Ill-health.	MacKillop, J., Messenger, Post Office Inspectors Office, Toronto.	1,150 00	1,100 00	637 92	12
1917	2,100 00	72	49		Age.	MacKinnon, W. C., Ry. Mail Clerk, Halifax	3,000 00	3,000 00	2,100 00	12
1919	1,224 00	59	34		Failing health.	MacLaren, Jno. S., Inspector of Customs, St. John.	1,800 00	1,800 00	306 00	3
1919	1,260 00	70	46		Age.	Macpherson, W. T., Clerk, Post Office, Winnipeg.	1,800 00	1,800 00	315 00	3
1909	1,260 00	54	35		Ill-health.	Macpherson, Wm., Clerk, Post Office, Toronto.	1,800 00	1,800 00	1,260 00	12
1915	640 56	71	40		Age and ill-health.	Madore, J. A., Assistant P. O. Inspector, Montreal	915 00	915 00	640 56	12
1912	461 80	52	27		"	Madan, John George E., Letter Carrier, Halifax	860 75	860 75	461 76	12
1894	181 00	37	18	10	Abolition of office.	Madman, J. A., Letter Carrier, St. John, N.B.	300 00	300 00	108 00	12
1907	560 00	57	35		Ill-health.	Mallone, Thos., Deputy Supervisor of Cullers.	800 00	800 00	559 92	12
1908	366 44	41	17		Ill-health and to promote effi- ciency.	Managy, Philip, Ry. Mail Clerk, Ottawa.	1,100 0	1,077 77	366 36	12
1903	276 00	69	23		" and to promote efficiency.	Marche, Miss F. K., Jr. 2nd Class Clerk, Dept. of Indian Affairs.	600 00	600 00	276 00	12
1882	136 00	31	14		Ill health.	Marks, John, Letter Carrier.	700 00	700 00	155 96	12
1906	156 00	51	26		In the public interest.	Martin, W. P., Excise Officer, Smease.	300 00	300 00	156 00	12
1915	1,516 66	64	42		Age and failing health.	Martin, Jules G., Lightkeeper, Little Meets, Quebec.	2,200 00	2,156 66	1,516 56	12
1904	405 00	62	30		" and ill-health.	Mason, F., Excise Officer Inland Revenue, Perth.	675 00	675 00	405 00	12
1915	1,368 88	77	62		"	Mason, E., Quarantine Station, Grosse Isle.	2,000 00	1,955 55	1,368 84	12
1919	1,680 00	67	45		" and ill-health.	Mathew, Gen. F., Customs Surveyor, St. John, N.B.	2,400 00	2,400 00	420 00	12
1916	686 00	50	29		"	Mathews, Jno. S., Asst. Postmaster, Hamilton.	1,200 00	1,200 00	686 00	12
1909	672 00	66	43		Age and defective eyesight.	May, Ida M., Clerk, Post Office Dept.	960 00	960 00	672 00	12
1917	1,960 00	61	45		Age and failing health.	Menzies, Augustus, Ry. Mail Clerk, Montreal District.	2,800 00	2,800 00	1,959 96	12
1897	421 43	66	25		To promote efficiency.	Mercer, Wm. O., Asst. Postmaster, Ottawa.	843 00	843 00	210 96	6
						Merriman, L. T., Collector of Customs, Stanstead, Que.				

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1888	326 00	46 18	2 Abolition of office.	Mickleburgh, F. H., Ocean Mail Clerk.	800 00	800 00	319 92	12
1903	216 00	54 18	Failing eyesight.	Niggins, M., Letter Carrier, Montreal.	600 00	600 00	216 00	12
1889	280 00	40 5 1/2	To promote efficiency and economy.					
1907	687 20	61 31	Age and ill-health.	Miller, H. J., Assistant Collector, Slides and Booms, Que.	1,400 00	1,400 00	279 96	12
1917	2,026 11	76 41	Age and to promote efficiency.	Miller, John G., Railway Mail Clerk, New Brunswick.	1,168 90	1,168 32	687 12	12
1907	240 45	60 37	" and ill-health.	Miller, Wm. F., Inspector, Inland Revenue, Toronto.	2,900 00	2,894 44	2,025 92	12
1907	328 56	63 24	Age and ill-health.	Milne, Chas., Lock Labourer, Rideau Canal.	343 50	343 50	240 36	12
1906	1,231 27	65 35	"	Mitchell, W. F., Letter Carrier, Montreal.	684 51	684 51	328 56	12
1909	466 91	51 26	Ill-health.	Moloney, Daniel, Asst. Post Office Inspector, London.	1,758 96	1,758 96	1,231 20	12
1912	360 49	47 21	" and failing eye sight.	Monkman, A. H., Clerk, Toronto Post Office.	900 00	897 91	466 80	12
1913	313 80	43 18	"	Moore, T. E., Jr., 2nd Class Clerk, Montreal P. O.	858 33	858 33	360 48	12
1904	72 00	45 18	Abolition of office.	Morgan, M. H., Porter, Post Office Department, Vancouver, B.C.	871 66	871 66	313 80	12
1918	582 18	61 31	Age.	Morris, Chas. E., Sub-collector of Customs, Harbourville, N.S.	200 00	200 00	73 00	12
1901	263 12	62 26	Age and failing health.	Morrissey, Jno., Messenger, Post Office, Kingston.	939 00	939 00	291 06	6
1909	810 66	54 32	Abolition of office.	Mossier, L., Lock-tender, Welland Canal.	506 00	506 00	263 04	12
1912	288 34	63 39	Age.	Mulhern, M. M., Collector of Inland Revenue and Inspector of Electricity, Cornwall.	1,300 00	1,266 66	810 60	12
1904	532 10	61 30	Age and ill-health.	Mullin, Thos., Lock labourer, Williamsburg Canal.	411 92	411 92	288 24	12
1906	300 00	48 25	Ill-health.	Mundy, W. A., Letter Carrier, Hamilton.	886 83	886 83	532 08	12
1909	585 20	57 31	"	Murphy, Edward, Letter Carrier, Toronto.	600 00	600 00	175 00	7
1901	416 00	46 26	"	Murphy, John, Ry. Mail Clerk, Montreal District.	960 00	960 00	595 20	12
1915	888 89	59 32	"	Murphy, Wm., 2nd Class R. M. Clerk.	800 00	800 00	415 92	12
1916	634 38	65 38	Age and failing health.	Murray, Alexander, Ry. Mail Clerk, St. John.	1,388 89	1,388 89	888 84	12
1918	770 00	72 37	" and failing health.	Myers, Robt., Letter Carrier, Grade F., Halifax.	939 00	934 83	634 36	12
1884	270 00	50 27	Ill-health.	Myro, Hugh D., Excise Officer, Yarmouth, N.S.	1,100 00	1,100 00	588 13	10
1884	120 00	30 13	"	McCaffrey, F., Messenger, Finance Department.	500 00	500 00	67 50	3
1918	1,680 00	67 48	Age and to promote efficiency.	McCaffrey, J. F., " "	490 00	490 00	100 00	10
1906	473 67	73 28	Age.	McCastry, Jas. R., Surveyor of Customs, Toronto.	2,400 00	2,400 00	1,680 00	12
1906	480 00	58 30	Physical infirmity.	McCart, Peter, Preventive Officer, St. John.	845 83	845 83	315 76	8
1916	572 00	54 26	Ill-health.	McClive, John, Landing Water, St. Catharines.	800 00	800 00	480 00	12
1892	285 60	67 34	Age and physical debility.	McCormick, Edgar, Customs, Annapolis Royal.	1,100 00	1,100 00	571 92	12
1915	945 00	65 27	" and ill-health.	McDonnell, L., Light-keeper, Ingonish, N. S.	420 00	420 00	333 20	14
1907	2,240 00	61 28	" to promote efficiency.	McDowall, James, Div. II, Privy Council.	1,800 00	1,750 00	915 00	12
1906	280 00	69 35	" and to promote efficiency.	McEwen, John J., Clerk of the Privy Council.	4,000 00	4,000 00	2,240 00	12
1918	1,470 00	72 35	" and to promote efficiency.	McGee, Donald B., Sub-collector of Customs, Esquimaux, Que.	2,100 00	2,100 00	1,470 00	9
1907	176 00	64 22	"	McGirr, Jno., Clerk, Indian Affairs Dept.	400 00	400 00	176 00	12
1913	682 00	69 22	"	McIsaac, D. J., Caretaker, Quarantine Stn., Pt. Edward, Sydney.	1,550 00	1,550 00	681 96	12
1914	449 75	75 36	" and bodily infirmity.	McIntosh, Jno. F., Preventive Officer, Customs, Fernie.	642 50	642 50	299 76	8
1914	290 40	60 33	"	McKay, C. S., Light-keeper on Battle Island, Ont.	410 00	410 00	290 40	12
1917	1,560 00	55 30	Abolition of office.	McKay, Robt., Light-keeper, North Canso.	1,560 00	1,560 00	1,560 00	12
1917	932 00	76 34	Age & to promote efficiency.	McKenna, J. A. J., Inspector of Indian Schools.	2,600 00	2,600 00	951 96	12
1918	319 38	59 37	Abolition of office.	McKenzie, Archibald, Collector of Customs, Campbellton.	1,400 00	1,400 00	951 96	12
1916	1,155 00	54 20	To promote efficiency and economy.	McLaren, Duncan, Sliedemaester, Portage du Fort.	456 25	456 25	133 05	5
1904	342 83	41 17	Ill-health.	McMahon, Wm., Asst. King's Printer and Compt. of Stationery.	2,887 50	2,887 50	1,155 00	12
1903	560 00	60 39	Age.	McMeekin, Miss L. D., Jr., 2nd Class Clerk, Dept. of the Interior.	1,050 00	1,050 00	342 84	12
1913	482 02	59 28	Ill-health.	McMillan, Robert P., Sub-collector of Customs, Cardinal, Ont.	800 00	800 00	559 92	12
1909	308 29	49 25	"	McMordie, A., Letter Carrier, Toronto.	860 75	860 75	481 92	12
1911	1,470 00	71 36	Age.	McNair, W. C., Letter Carrier, Toronto.	736 58	736 58	368 28	12
				McNicol, Jolin, Clerk, 2nd Div. Sub-div. A, Finance Dept.	2,100 00	2,100 00	1,470 00	12

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AN ACCOUNT of all Allowances or Compensations granted as Retiring Allowances or Superannuation, etc.—Continued.

Year when Superannuated.	Annual Allowances.	Age at Retirement.	Number of Years Service.	Number of Years until.	Cause of Retirement.	Salary at Time of Retirement.		Average salary three previous years.		Amount paid during the Fiscal Year.	Number of months paid.
						cts.	%	cts.	%		
1897	700 00	56	25		Ill-health	1,400 00	1,400 00	1,400 00	699 96	12	
1899	288 00	45	18		Defective eyesight	800 00	800 00	800 00	288 00	12	
1907	182 47	63	14		Physical infirmity	660 00	661 67	661 67	30 40	2	
1909	372 00	54	31		Loss of memory	600 00	600 00	600 00	372 00	12	
1918	1,460 00	66	41		Age and failing health	2,800 00	2,800 00	2,800 00	1,306 64	8	
1907	552 00	60	23		" and to promote efficiency	1,200 00	1,200 00	1,200 00	552 00	10	
1912	367 50	73	21		"	1,000 00	1,000 00	1,000 00	367 50	12	
1911	1,007 20	77	40		"	1,500 00	1,436 11	1,436 11	1,007 16	12	
1906	1,241 74	58	39		Ill-health	1,800 00	1,771 14	1,771 14	1,241 64	12	
1917	700 00	67	36		Age and failing health	1,000 00	1,000 00	1,000 00	639 96	12	
1916	302 42	68	38		" and physical infirmity	440 00	432 05	432 05	302 40	12	
1907	476 44	61	32		" and infirmity	750 00	744 44	744 44	476 40	12	
1909	600 00	43	23		Ill-health	1,200 00	1,200 00	1,200 00	600 00	12	
1917	1,560 30	70	42		Failing health	2,400 00	2,229 50	2,229 50	1,530 24	12	
1914	297 30	62	42		Age	640 00	640 00	640 00	297 24	12	
1897	297 61	43	13		To promote efficiency and economy			421 71	297 24	12	
1911	1,120 00	60	39		Age and ill-health	800 00	798 86	798 86	297 60	12	
1907	404 60	62	43		" and to promote efficiency	1,600 00	1,600 00	1,600 00	1,119 96	12	
1912	458 23	57	37		Failing health	578 00	578 00	578 00	404 52	12	
1897	156 00	38	13		Insanity	860 75	848 58	848 58	458 16	12	
1912	286 22	75	49		" and ill-health	600 00	600 00	600 00	156 00	12	
1912	637 10	61	26		"	440 00	383 33	383 33	286 20	12	
1915	561 97	62	31		"	1,300 00	1,225 00	1,225 00	636 96	12	
1913	1,741 30	48	17		Abolition of office.	939 00	906 40	906 40	280 98	6	
1912	1,464 16	68	51		Failing health	3,350 00	3,225 00	3,225 00	1,741 44	12	
1904	368 00	57	23		Ill-health	2,100 00	2,091 66	2,091 66	1,464 12	12	
1917	1,650 83	63	43		Age and failing health	800 00	800 00	800 00	367 92	12	
1918	1,497 23	60	36		" and ill-health	2,500 00	2,358 33	2,358 33	1,650 72	12	
1916	952 00	61	34		" and failing health	2,900 00	2,138 89	2,138 89	998 16	8	
1914	357 29	73	39		"	1,400 00	1,400 00	1,400 00	951 96	12	
1914	520 00	52	33		Ill-health	510 41	510 41	510 41	357 24	12	
1887	520 00	52	33		Ill-health	1,000 00	1,009 00	1,009 00	519 96	12	
1914	920 00	61	32		Age and failing health	1,500 00	1,487 50	1,487 50	919 92	12	
1906	451 00	70	40		Ill health	1,704 25	1,641 35	1,641 35	450 96	12	

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1889	1,400 00	63	41	Age and ill-health.	O'Neill, John, Collector Lachine Canal Tolls.	2,000 00	1,399 92	12
1913	409 11	63	36	"	Orchard, L. D., Light keeper at Ragged Island Harbour, N.S.	600 00	584 44	409 08
1909	272 00	63	17	"	O'Reilly, Miss M. A., Clerk, P. O. Inspector's Office, Que	800 00	271 92	12
1915	972 22	71	39	"	O'Regan, W. H., Ry. Mail Clerk, Montreal.	1,400 00	1,388 89	972 12
1913	578 66	54	16	To promote efficiency in the ser.	Osborn, F. A., Collector Customs, Edmonton, Alta.	1,900 00	1,808 33	578 61
1913	499 24	58	29	Ill-health.	Ouellet, F. N., Letter Carrier, Quebec.	860 75	489 96	12
1912	490 00	74	38	Age	Owen, Charles, Sub-collector Customs, Georgetown, P. E. I.	700 00	489 96	12
1907	1,400 00	66	45	"	Palmer, J. L., Asst. Postmaster, Montreal	2,000 00	1,166 60	10
1917	470 16	66	38	Age	Papineau, Louis, Bridge Keeper, Chaudiere Canal.	671 66	470 16	12
1914	741 00	80	27	" and to promote efficiency.	Park, Robt. H., Senior Clerk, Customs, Hamilton	1,500 00	1,372 22	741 00
1909	1,190 00	65	40	"	Parker, Lewis, Accountant, Asst. Receiver General's Office Halifax.	1,700 00	1,189 92	12
1908	2,772 00	75	53	"	Parmelee, W. G., Deputy Minister of Trade and Commerce, and Chief Controller of Chinese Immigration.	4,200 00	2,772 00	12
1910	336 64	55	22	Ill-health	Pate, W. R., Letter Carrier, London	860 75	336 75	12
1915	1,193 89	65	36	Age	Patterson, Thomas, 1st Class "A" Ry. Mail Ser., Toronto.	1,800 00	1,193 88	12
1907	312 00	61	26	" and ill-health.	Payne, Edward, Letter Carrier, Halifax	600 00	312 00	12
1909	237 53	64	25	"	Payne, M., Sub-collector of Customs, Port Stanley, Ont.	600 00	237 48	12
1904	1,380 00	57	25	Abolition of office	Pearce, Wm., Chief Inspector, Dom. Land Surveys.	475 00	237 48	12
1912	432 60	60	41	Age and ill-health	Pearson, W. O., Lockmaster at Pocomatic Lock Station, Rideau Canal.	3,000 00	1,380 00	12
1918	1,190 00	67	36	" and to promote efficiency.	Pearson, Wesley, Preventive Officer, Customs, Toronto.	756 00	432 60	12
1910	560 00	60	35	"	Pense, J. P., Jr. 3rd Class Clerk, Kingston P. O.	1,700 00	491 60	10
1917	469 50	65	25	Age	Perkins, Francis N., Letter Carrier, St. John	800 00	569 92	12
1911	1,323 55	67	32	" and failing health	Perrin, M. E., Asst. French Translator, House of Commons.	939 00	469 44	12
1910	322 00	78	44	Age	Peters, J. G., Light-keeper, Low Point, N.S.	2,100 00	2,068 65	1,323 48
1912	716 41	73	30	Ill-health.	Peters, W. N., Railway Mail Clerk, Montreal division	460 00	321 96	12
1916	1,512 00	61	18	Age	Pickan, Daniel Dr., Kingston Penitentiary	1,250 00	716 40	12
1916	630 00	73	46	Age	Pigeon, C., Tide Waiter, St. John	2,700 00	1,512 00	12
1898	295 62	59	30	Ill-health	Pilson, H., Lockmaster, Rideau Canal	900 00	52 50	1
1899	520 00	60	20	Age and incapacity.	Piper, H., Inspector Weights and Measures, Toronto.	1,300 00	295 56	12
1897	520 00	73	26	"	Pither, R. J. N., Indian Agent, Kenora, Ont.	1,000 00	519 96	12
1910	496 00	56	31	Ill-health	Plamondon, O., St. 3rd Class Clerk, Quebec Post Office.	800 00	86 66	2
1897	254 40	41	22	Ill-health.	Plante, Gaspar, Letter Carrier, Montreal Post Office	800 00	495 96	12
1899	256 00	40	16	"	Plouffe, F. N., 3rd Class Clerk	800 00	254 00	12
1900	300 00	71	25	Age and to promote efficiency.	Plumpton, G. W., Letter Carrier, St. John, N. B.	800 00	253 93	12
1907	296 33	12	14	Failing eyesight.	Plunkett, Joseph, M., Clerk Privy Council Office.	600 00	300 00	12
1913	1,131 00	60	27	Age and failing health and to promote efficiency.	Polkinghorne, John A., Clerk of Sessional Papers, House of Commons.	1,058 33	236 28	12
1901	520 00	48	26	Ill-health.	Poole, H., 2nd Class Clerk, Ottawa P. O.	2,100 00	1,134 00	12
1902	170 33	50	32	"	Porter, A., Lockmaster, Carillon Canal.	1,000 00	519 96	12
1912	210 00	61	37	Age.	Porter, E. H., Sub-collector Customs, Port Wade, N.S.	296 14	170 28	12
1918	1,470 00	60	45	Age and failing health	Pope, Chas., Clerk, Post Office Dept., Ottawa.	300 00	210 00	12
1918	1,510 00	73	53	Age	Porter, M. J., Asst. Postmaster, St. John, N.B.	2,100 00	190 00	4
1913	4,900 00	70	39	" and abolition of office.	Portinger, David, late Assistant Chairman of Government Railways Managing Board	2,200 00	1,411 63	11
1897	357 06	52	15	To promote efficiency and economy.	Powell, John, 3rd Class Clerk, Belleville Post Office.	7,000 00	1,899 96	12
1915	1,069 44	41	25	Ill-health.	Powell, Arthur Ed., Asst. Asst., Agriculture.	1,190 27	357 00	12
1919	1,120 00	58	43	Ill-health.	Power, F. J., Clerk, Post Office, Halifax.	2,300 00	1,069 44	12
						1,600 00	93 33	1

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AN ACCOUNT OF all Allowances or Compensations granted as Retiring Allowances or Superannuation, etc.—Continued.

Year when Superannuated.	Annual Allowances.		Cause of Retirement.		Name and Nature of Service at Time of Retirement.		Salary at Time of Retirement.		Average salary three previous years.		Amount paid during the Fiscal Year.		Number of Years paid.
	%	cts.	Number of Years.	Age at Retirement.	Number of Years added.				\$	cts.	\$	cts.	
1917	1,050 00		36	64		Age.....	Power, Jno. R., Preventive Officer, Customs, Halifax.....	1,500 00	1,500 00		962 50		11
1916	700 00		45	75		Age.....	Proper, F. S., Collector of Customs, Hemmingford, Que.....	1,000 00	1,000 00		700 02		12
1914	1,034 44		64	39		In the public interest.....	Pryor, Oswald, Chief Clerk Customs, Halifax.....	1,600 00	1,477 77		1,034 40		12
1885	426 00		30	47		Ill-health.....	Radcliffe, R., Clerk, Customs, Guelph.....	700 00	700 00		420 00		12
1915	604 00		61	24		Age.....	Ralph, Arthur R. F., Curator Senate Reading Room, Ottawa.....	1,258 33	1,258 33		603 96		12
1917	924 00		58	33		Ill-health.....	Ramsey, W. J., Ry. Mail Clerk, Toronto.....	1,400 00	1,400 00		924 00		12
1917	308 00		71	44		Age.....	Ramahan, Peter M., Light-keeper, Sea Cow Head, P.E.I.....	440 00	440 00		307 92		12
1897	1,924 00		48	16		To promote efficiency and economy.....	Reed, Hayter, Deputy Superintendent General of Indian Affairs.....	3,200 00	3,200 00		1,023 96		12
1912	602 52		64	38		Age and ill-health.....	Reeves, C., Letter Carrier, Toronto P. O.....	860 75	860 75		602 52		12
1913	204 08		75	28		Age and bodily infirmity.....	Reeves, Samuel, Keeper of Range Lights, Ile St. Therese, P.Q.....	380 00	364 44		204 00		12
1914	529 75		69	32		Age.....	Reid, Wm., Preventive Officer, Toronto.....	900 00	862 50		534 72		12
1907	525 33		61	24		Ill-health.....	Reiffenstein, Miss G. C., Jr. 2nd Class Clerk, Dept. Ind. Affairs.....	1,100 00	1,091 41		383 93		9
1917	910 00		75	27		Age.....	Remis, Geo., Asst. Inspector, Inland Revenue, London.....	200 00	200 00		108 00		12
1914	420 00		68	36		Age and failing health.....	Renton, Jno. L., Ry. Mail Clerk, Winnipeg.....	1,300 00	1,300 00		909 96		12
1906	388 19		50	22		Age.....	Richard, Alphonse, Light-keeper, Quebec.....	600 00	600 00		420 00		12
1902	534 65		71	34		Ill-health and infirmity.....	Richardson, William, Railway Mail Clerk, Toronto District.....	900 00	882 26		388 20		12
1910	1,190 00		65	38		Age.....	Richey, W. M., Lockmaster, Smith's Falls.....	785 25	785 25		534 60		12
1902	260 00		53	26		Ill-health.....	Ridout, J. G., Accountant, A. R. G.'s Office Toronto.....	1,700 00	1,700 00		1,180 92		12
1907	350 00		68	35		Age and bodily infirmity.....	Rivers, Robt., Light-keeper, Miscou, N.B.....	500 00	500 00		259 92		12
1913	452 83		48	19		Physical infirmity.....	Rodick, Robert, Lighthouse Keeper, Gull Island, Ont.....	500 00	500 00		437 40		15
1916	540 00		79	30		Age.....	Roe, Geo. H., Sub-collector of Customs at Union Bay.....	1,200 00	1,191 65		452 76		12
1908	175 00		72	45		".....	Rogerson, Jno., Preventive Officer, St. John.....	900 00	900 00		540 00		12
1915	426 00		69	37		Age.....	Rout, Albert, Keeper of Light, Grenadier Island, Ont.....	250 00	250 00		174 96		12
1917	1,458 23		65	35		Ill-health.....	Ross, H. C., Clerk Indian Affairs Dept.....	600 00	600 00		420 00		12
1914	893 41		64	31		Age and impaired health.....	Ross, H. C., Clerk Indian Affairs Dept.....	2,100 00	2,083 33		1,458 23		12
1913	144 00		54	18		To promote efficiency and economy.....	Ross, Jno. D., Ry. Mail Clerk, Nova Scotia.....	1,400 00	1,313 84		893 40		12
1917	643 90		60	24		Age and failing health.....	Ross, H. E., Deputy Collector Inland Revenue, Prince Albert.....	400 00	400 00		141 00		12
1913	608 00		58	19		Ill-health.....	Rouillard, Adolph, Ry. Mail Clerk, Quebec.....	1,300 00	1,311 46		643 80		12
1917	756 00		72	27		Age and failing eyesight.....	Rouleau, Alfred, Sub-div. B. 2nd Div., Public Works.....	1,600 00	1,600 00		607 92		12
1913	630 21		70	26		Ill-health.....	Rousseau, H. B., Ry. Mail Clerk, Quebec.....	1,400 00	1,400 00		756 00		12
1890	93 12		40	16		".....	Routhier, A. A., Railway Mail Clerk, Quebec District.....	1,400 00	1,400 00		659 72		12
						".....	Roy, Joseph, Lockman, Beauharnois Canal.....	290 83	290 83		93 12		12

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1895	140 64	67	24	Ill health.	Roy, M., Lockman, Beauharnois Canal.	293 00	293 00	140 64	12
1895	672 00	43	28	To promote efficiency.	Russell, A. J. H., Department of Public Works.	1,200 00	1,200 00	672 00	12
1915	1,215 75	71	33	Age and to promote efficiency.	Russell, W. A., "A" Dept. of Customs, Ottawa.	1,887 50	1,887 50	1,245 72	12
1917	500 00	76	38	Age and ill-health.	Rutland, S. A., Preventive Office, Customs, Toronto.	1,000 00	1,000 00	559 92	12
1911	384 00	11	16	Ill-health.	Ryan, W. L., Clerk, Dept. Railways and Canals.	1,200 00	1,200 00	512 00	16
1910	1,068 60	76	43	Age	Sanson, Jos., Inspector of Steamboat Boilers and Machinery, Quebec.	1,600 00	1,600 00	1,063 56	12
1907	1,003 00	65	32	"	Sarcent, G. F., Clerk, Asst. Rec. General's Office, St. John, N. B.	1,600 00	1,600 00	1,008 00	12
1903	291 25	50	35	Ill-health.	Sargent, Robert, Lock Laborer, Rideau Canal.	287 50	287 50	291 24	12
1918	182 00	69	40	Age	Sarlinier, Jno., Lightkeeper, Church Point, N. S.	260 00	260 00	180 92	12
1901	672 00	69	43	Age and failing health.	Saulter, James, Railway Mail Clerk, Toronto.	960 00	960 00	672 00	12
1907	215 00	65	35	" ill-health.	Schulder, Fergus, Light-keeper, Port Maitland, Ont.	350 00	350 00	214 92	12
1910	422 80	53	30	Ill-health.	Scholes, Adam, Mail Transfer Agent, Toronto P. O.	782 50	782 50	422 76	12
1903	504 00	67	21	Age and to promote efficiency.	Scott, J. John, 2nd Class Clerk, Winnipeg Post Office.	1,200 00	1,200 00	504 00	12
1903	440 00	54	29	Ill-health.	Scott, J. H., Jr., 2nd Class Clerk, Post Office Department.	1,000 00	1,000 00	439 92	12
1914	376 11	53	21	"	Scott, Jno. L., Letter Carrier, "E", Toronto.	933 00	933 00	376 08	12
1903	216 00	57	21	"	Seely, Neil, Light-keeper, Head Harbour, N. B.	800 00	800 00	216 00	12
1909	540 00	71	24	"	Symour, A. J. B., Clerk, Post Office Department.	1,100 00	1,100 00	540 00	12
1909	343 33	78	21	Age.	Sharp, D. M., Sub-collector, Customs, Toronto.	750 00	715 27	343 32	12
1914	1,836 25	75	27	"	Shakespeare, Noah, Postmaster, Victoria.	3,500 00	3,437 50	1,866 16	12
1917	768 06	71	36	"	Shaugnessy, Jno., Customs, St. Stephen.	1,100 00	1,097 22	768 00	12
1888	403 20	44	21	Ill-health.	Shaw, G. A., Railway Mail Clerk.	960 00	960 00	403 20	12
1913	389 00	51	18	"	Shaw, M. M., Clerk in Post Office Inspector's office, Quebec.	1,250 00	1,080 55	388 92	12
1917	328 00	52	22	To promote efficiency and economy.	Shaw, Margaret, Clerk Trade and Commerce.	1,200 00	1,200 00	528 00	12
1914	539 22	69	23	Age and ill-health.	Sherritt, James, Customs, Montreal.	1,200 00	1,172 23	539 16	12
1906	357 62	60	27	Ill-health.	Short, W. S., Letter Carrier, London.	662 26	662 26	357 60	12
1899	840 00	57	35	"	Sims, J. C., 2nd Class Clerk, Montreal Post Office.	1,200 00	1,200 00	840 00	12
1901	1,260 00	59	35	Impaired eyesight.	Simpson, J. B., Auditor General's Office.	1,800 00	1,800 00	1,050 00	10
1913	475 00	75	30	Age and failing health.	Slattery, Thomas, Asst. Inspector of Weights and Measures, Belleville District.	800 00	791 65	475 08	12
1902	552 00	75	23	" and to promote efficiency	*Smallpiece, H. W., 2nd Class Clerk, P. O. Insp. Office, Toronto.	1,200 00	1,200 00	322 00	7
1896	1,291 60	65	28	and economy		2,350 00	2,258 33	1,158 98	11
1908	481 00	50	26	Ill-health.	Smith, E. L., Railway Mail Clerk, Montreal Division.	925 00	925 00	480 96	12
1913	546 00	52	27	"	Smith, Gertrude, Clerk, Hamilton Post Office.	1,200 00	1,011 11	516 00	12
1897	1,500 00	50	13	Improving the organization of the department.		4,000 00	4,416 66	1,500 00	12
1914	509 60	69	37	Age.	Smith, H. H., Commissioner of Dominion Lands, Winnipeg, Man.	728 00	728 00	509 52	12
1902	980 00	52	35	Ill-health.	Smith, J. John, Lockmaster, Cornwall Canal.	1,400 00	1,400 00	979 96	12
1892	520 00	68	26	Abolition of office.	Smith, J. Ross, 2nd Class Clerk, Post Office Dept.	1,000 00	1,000 00	129 99	3
1916	1,470 00	69	41	Age.	*Smith, A. G., Immigration Agent, London, Ont.	2,100 00	2,100 00	1,470 00	12
1918	1,248 33	58	38	Failing eyesight.	Soutter, A. R., Ottawa, Clerk of Minutes.	1,800 00	1,783 33	936 18	9
1918	1,680 00	54	36	Ill-health.	Sparks, Robert, Clerk, Post Office Insp., Office, Toronto.	2,500 00	2,500 00	1,680 00	12
1900	1,024 00	70	32	Age and ill-health.	Sparks, Geo. A. S., Clerk, Interior Dept., Ottawa.	1,600 00	1,600 00	1,023 96	12
1914	1,358 22	65	32	" and failing health.	Spencer, John, Collector Inland Revenue, Brandon.	2,200 00	2,122 22	1,358 16	12
1911	2,165 42	67	40	"	Standish, Jno. G., Special Class Excise Officer, Belleville.	3,250 00	3,250 00	2,155 41	12
1917	1,384 00	70	33	"	Steele, L. J. R., Clerk, Dept. Public Works.	2,500 00	2,479 17	1,384 00	12
1909	921 83	59	32	Ill-health.	Stein, L. F. L., Chief Clerk, Immigration Office, Quebec.	1,500 00	1,410 36	921 72	12

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AN ACCOUNT OF all Allowances or Compensations granted as Retiring Allowances or Superannuation, etc.—*Continued*

Year when Superannuated.	Annual Allowances.		Age at Retirement.	Number of Years service.	Number of Years added.	Cause of Retirement.	Salary at Time of Retirement.		Average salary three previous years.		Amount paid during the Fiscal Year.	Number of months paid.
	\$	cts.					\$	cts.	\$	cts.		
1891	396	00	61	11	11	Age.	1,800	00	1,800	00	363	00
1905	452	21	51	23	23	Ill-health.	1,010	00	983	07	452	16
1892	495	00	54	33	33	"	750	00	750	00	495	00
1911	713	00	44	33	23	"	1,600	00	1,530	00	712	92
1909	1,375	70	68	45	45	"	2,100	00	1,965	29	917	12
1913	517	22	69	39	39	In the public interest.	750	00	738	89	517	12
1902	288	00	70	24	24	General debility.	600	00	600	00	168	00
1904	629	00	75	31	31	Age.	1,000	00	1,000	00	619	92
1916	1,697	50	70	36	36	"	2,600	00	2,425	00	1,411	43
1902	253	00	61	25	25	" an ill-health.	505	00	505	00	81	32
1902	1,158	33	61	35	35	" and failing health.	2,150	00	2,083	33	1,458	21
1916	224	00	77	35	35	"	320	00	320	00	223	92
1901	270	00	45	27	27	" and failing health.	500	00	500	00	270	00
1911	1,586	65	64	38	38	Ill-health.	2,450	00	2,296	65	1,586	64
1915	1,750	00	74	40	40	"	2,500	00	2,500	00	1,749	96
1897	360	00	54	15	15	To promote economy.	1,050	00	1,000	00	360	00
1901	228	00	65	19	19	Age.	600	00	600	00	228	90
1918	556	50	57	27	27	Ill-health.	1,100	00	1,030	55	570	96
1917	657	30	59	35	35	Failing health.	939	00	939	00	657	24
1904	696	00	59	29	29	Loss of eyesight.	1,200	00	1,200	00	696	00
1901	352	00	46	22	22	Ill-health.	800	00	800	00	351	96
1919	840	00	72	39	39	Age and failing health.	1,200	00	1,200	00	840	00
1918	319	38	73	39	39	Abolition of office.	456	25	456	25	319	83
1912	120	00	74	29	29	Age.	300	00	300	00	120	00
1910	2,234	15	68	38	38	Ill-health.	3,450	00	3,191	65	2,234	04
1913	1,635	00	65	30	30	Age.	2,800	00	2,725	00	1,635	00
1912	318	25	71	19	19	" and ill-health.	900	00	837	51	318	24
1903	196	00	68	28	28	"	350	00	350	00	196	96
1901	220	00	64	11	11	" and ill-health.	1,000	00	1,000	00	219	96
1915	1,106	00	57	21	21	Ill-health.	2,800	00	2,633	33	1,105	92
1907	256	00	56	28	28	"	475	00	475	00	255	92
1902	291	00	53	39	39	"	505	00	485	00	291	00
Name and Nature of Service at Time of Retirement.												
Stephenson, James, Dry Goods Appraiser, Customs, Toronto.												
Stewart, Chas. R., Railway Mail Clerk.												
Stewart, E. N. S., Tide Waiter, St. John.												
Stewart, Miss E. E., Accountant, Supreme Court, Justice.												
Stinson, Thos., Preventive Officer, Customs, St. Andrews, N.B.												
Stratton, Robert, Letter Carrier, Hamilton.												
Strong, Chas. W., Collector of Customs, Summerside, P. E. I.												
Stumbles, W. W., Marine and Fisheries Dep't.												
Sullivan, Timothy, Bridge and Lock-tender, Welland Canal.												
Sulte, Benjamin, Chief Clerk, Militia and Defence.												
Sutherland, Geo. C., Light-keeper, Radhuurst, N.B.												
Sutherland, F., Fog Alarm-keeper, Bear Island.												
Synes, P. B., Chief Draughtsman in the Topographical Surveys Branch, Interior Dept.												
Talbot, Octave Z., Sup't. Ry. Mail Service, Quebec.												
Tansley, D., 2nd Class Clerk, Office of P.O., Inspector, Montreal.												
Taylor, Angus, Letter Carrier, Winnipeg.												
Taylor, Hugh W., Sub. Call. Customs, Woodstock, N.B.												
Theakston, Major John, Letter Carrier, Halifax.												
Thomas, Jos., Sr., 2nd Class Clerk, Montreal P.O.												
Thomas, G. A., 3rd Class Clerk, Toronto P.O.												
Thomkins, Patrick, Deputy Collector, In. Rev., Halifax.												
Thompson, Wm., Slide-master, Mountain.												
Toller, R., Preventive Officer, Woodstock, N.B.												
Toller, Frederick, Comptroller of Currency.												
Toupin, F. X. J. A., District Inspector, Inland Revenue, Montreal.												
Tremaine, R. W., Customs Examining Officer at Halifax, N.S.												
Tremblay, Dorila, Light-keeper, Portneuf, P. Q.												
Tremblay, W. O. J., 2nd Class Clerk, Agriculture Dept.												
Trudel, J. B., Senate Chief Translator, Ottawa.												
Turcotte, J. B., Seaman, Grosse Isle Quarantine Station.												
Turcotte, N., Mate of Quarantine Station, Grosse Isle.												

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1912	1,129 00	66	40	Age.....	Turgeon, C. E., Clerk, Finance Dept.	1,600 00	1,119 96	1
1918	1,435 00	69	35	Age and failing health.	Turner, H., Clerk, Interior Dept., Ottawa	2,100 00	2,630 00	5
1904	680 80	67	38	" and ill-health.	*Tymer, Frederick, Railway Mail Clerk, Toronto West.	1,010 00	972 57	4
1906	187 15	53	25	Ill-health.	Upper, A. H., Lock-tender, New Welland Canal.	374 30	187 08	12
1919	980 00	64	43	"	Vavasour, Edwin W., Clerk, Fiedlerston Post Office.	1,400 00	214 98	3
1911	1,981 38	57	42	Age and failing eye sight	Verning, R. V., Superintendent of Fisheries, Dept. Marine and Fisheries.	3,000 00	1,981 32	12
1897	130 00	49	17	To promote efficiency and economy.	*Vinning, W. H.	1,000 00	66 00	1
1917	1,256 11	66	46	Age.....	Vereault, J. E., 3rd Class Clerk, Dept. of Public Works.	1,000 00	150 00	12
1911	359 27	71	29	"	Vezina, Ulrich, Clerk, Post Office, Quebec	1,800 00	1,256 04	12
1885	408 00	60	17	Ill-health.	Viollette, Frank, Sub-collector of Customs, St. Leonards, N. B.	650 00	339 16	12
1897	208 00	34	27	To promote efficiency	Vradenburg, Henry, Clerk, Customs, St. John, N. B.	1,200 00	408 00	12
1906	432 00	46	27	Ill-health.	Walker, Wm. B., 3rd Class Clerk, Belleville Post Office	800 00	207 96	12
1907	1,750 00	60	42	Age and failing health.	Walker, W. H., 3rd Class Clerk, Halifax Post Office.	800 00	482 00	12
1905	1,642 08	62	43	" and ill-health.	Wallace, J. J., General Freight Agent, L. C. Railway.	2,500 00	1,749 96	12
1897	374 00	53	17	To promote efficiency and economy.	Walsh, Major John, Supt. Deal Letter Branch, P. O. Dept.	2,500 00	1,642 08	12
1915	648 17	57	35	Ill-health.	Ward, Jas., Clerk, Post Office Inspector's Office, Barrie.	1,000 00	373 92	12
1908	727 35	62	33	Age and ill-health.	Ward, Joseph, Letter Carrier, "E" Grade, London.	939 00	648 12	12
1915	655 81	41	25	"	Warwick, F. S., Sr. 2nd Class Clerk, Ottawa, P. O.	1,102 07	737 32	12
1891	228 00	51	19	"	Warwick, F. S., 2nd Class "A," Victoria Post Office.	1,400 00	655 65	12
1888	1,260 00	56	35	"	Weatherbe, Jas. How, Letter Carrier, London, P. O.	600 00	228 00	12
1912	512 00	53	32	"	Weatherly, H. S., 1st Class Clerk, Inside Service P. O. Dept.	1,800 00	1,260 00	12
1913	552 00	53	23	"	Webb, F. W., Railway Mail Clerk, Montreal District.	800 00	511 92	12
1898	547 83	51	19	Abolition of office.	Webster, E. M., Sub-div. A. 3rd Div., P. O. Dept.	1,200 00	552 00	12
1903	352 00	46	22	Ill-health.	Webster, J. S., 1st Class Clerk, Marine and Fisheries.	1,411 67	547 80	12
1916	1,470 00	65	36	Age and inability.	Wheeler, F. G., 3rd Class Clerk, London, Ont.	800 00	351 96	12
1912	3,500 00	65	44	Ill-health.	Whitcher, A. H., Interior Dept.	2,100 00	1,470 00	12
1905	224 58	55	30	"	*White, Lt.-Col. Frederick, C. M. G., Comptroller N.W.M.P.	5,000 00	1,749 96	6
1912	840 00	57	30	"	White, Michael, Lockmaster, Welland Canal.	374 30	221 52	12
1917	1,890 00	61	21	Age.....	White, Nicholas, Clerk, Charlottetown Post Office.	1,200 00	840 00	12
1905	512 00	55	32	Ill-health.	White, Robt. S., collector of Customs, Montreal.	4,500 00	1,500 00	12
1901	364 00	73	25	Age.....	White, W., 3rd Class Clerk, Quebec, P. O.	800 00	511 92	12
1915	960 83	82	30	"	Whiting, J. M. F., Tide Water, Customs, St. John, N. B.	650 00	363 96	12
1913	1,750 00	78	49	" and failing health	Whitaker, James E., Customs Appraiser, St. John, N. B.	1,601 35	969 72	12
1915	875 73	69	49	" and ill-health.	Whitaker, W. C., Asst. P. O. Inspector, St. John.	2,500 00	1,749 96	12
1900	300 00	60	25	Ill-health.	Wilkinson, Richard, 2nd Class Clerk, "A," Quebec, P. Q.	1,350 00	875 64	12
1908	1,782 00	62	33	Age and abolition of office.	Williams, Jas., Letter Carrier, Toronto.	600 00	300 00	12
1902	1,740 00	58	29	Ill-health.	Williams, Thomas, Chief Accountant and Treasurer, I. C. Ry.	2,700 00	1,782 00	12
1902	1,302 00	64	31	Age and failing health	Williston, W. W., Light-keeper, Miramichi River, N. B.	300 00	174 00	12
1911	830 45	74	31	"	Wills, Geo. W., Chief Clerk, Ottawa Post Office.	2,200 00	1,302 00	12
1901	261 33	46	14	Ill-health.	*Wilson, David, Asst. accountant, Inland Revenue, Toronto.	1,350 00	69 29	1
1909	380 50	55	27	"	Wilson, I. H., 2nd Class Clerk, Indian Affairs.	350 00	261 24	12
1916	469 50	57	25	Physical and mental infirmities.	Wilson, J. H., Letter Carrier, London, Ont.	704 25	380 28	12
1887	134 08	43	16	Ill-health.	Winters, R. T., Letter Carrier, Toronto	939 00	469 44	12
1897	680 00	66	17	Age.....	Wintors, W. S., Lock Labourer, Cornwall Canal	419 00	134 04	12
1918	1,470 00	62	47	" and to promote efficiency.	Witton, H. B., Inspector of Canal Revenue.	2,000 00	679 92	12
1901	120 45	35	11	" and ill-health.	Wood, E. B., Clerk, Privy Council Office.	2,100 00	735 00	6
					Woodland, I. H., Letter Carrier, Toronto	1,517 50	129 36	12

AN ACCOUNT of all Allowances or Compensations granted as Retiring Allowances or Superannuation, etc.—*Concluded.*

Year when Super-annuated.	Annual Allowances.	Age at Retirement.	Number of Years Service.	Number of Years added.	Cause of Retirement.	Name and Nature of Service at Time of Retirement.	Salary at Time of Retirement.	Average salary three previous Years.	Amount paid during the Fiscal Year.	Number of months paid.
	\$ cts.						% cts.	% cts.	\$	
1913	328 76	48	19		Ill-health	Wood, Sidney J., Letter Carrier, Winnipeg,....	939 00	865 16	328 68	12
1917	1,734 45	54	36		"	Wright, Jos., Superintendent, Post Office, Toronto	2,500 00	2,477 78	1,672 44	12
1912	729 00	31			Failing health	York, Alex., Sub-div. A, 3rd Div., Post Office Department,....	1,200 00	1,200 00	729 00	12
1912	1,750 00	60	38		Age and infirmity.	Young, G. H., Inspector of Customs, Dept. of Customs,....	2,500 00	2,500 00	1,749 96	12
1915	436 33	65	17		" and ill-health.	Young, Robt. St. B., 2nd Class "A," Post Office, Toronto	1,400 00	1,283 33	436 32	12
						Grand Total.....			511,261 81	
						Less Expenditure chargeable to Superannuation Fund No. 2.			16,244 87	
						Total			495,016 94	

* Dead

SESSIONAL PAPER No. 2

LIST OF PERSONS SUPERANNUATED DURING THE FISCAL YEAR 1918-19.

	\$	cts.		\$	cts.
Alford, William.....	1,285	28	Brought forward.....	29,578	04
Allen, Geo. G.....	809	03			
Allwell, R. J.....	525	84	Kirwan, Philip T.....	1,470	00
Atwood, W. W.....	560	00	Loftus, S. R.....	714	92
Barrett, D. A.....	1,450	55	Macpherson, William.....	1,260	00
Bennie, Thomas.....	1,124	50	Macpherson, William T.....	1,224	00
Borden, J. W.....	2,077	83	Mathews, John S.....	1,680	00
Churchill, James.....	840	00	Morrissey, John.....	582	18
Comer, Geo. W. H.....	558	00	Munro, Hugh D.....	770	00
Connolly, Peter.....	1,120	00	McCaffry, James R.....	1,620	00
Crowe, William J.....	748	00	McGirr, John.....	1,470	00
Cushing, James.....	619	74	McLaren, Duncan.....	319	38
Daniel, Robert T.....	980	00	McSween, James.....	1,960	00
Davidson, William J.....	791	11	O'Donoghue, D.....	1,497	23
D'Entremont, Joseph A.....	192	00	Pearson, Wesley.....	1,190	00
Desjardins, Alphonse.....	1,456	00	Pope, Charles.....	1,470	00
Devinney, F. J.....	952	00	Potter, M. J.....	1,540	00
Drummond, Robert F.....	1,057	44	Power, F. J.....	1,120	00
Eaton, William P.....	980	00	Saulnier, John.....	182	00
Falconer, James E.....	744	72	Sparks, George A. S.....	1,680	00
Foley, James G.....	2,392	50	Sparks, Robert.....	1,248	33
Gallet, Alphonse.....	717	50	Taylor, Hugh W.....	556	50
Genest, J. A.....	736	00	Thompkins, Patrick.....	840	00
Gorman, J. A.....	1,260	00	Thompson, William.....	319	38
Graham, William J.....	1,400	00	Turner, H.....	1,435	00
Harney, Thomas.....	1,050	00	Vavasour, Edwin W.....	980	00
Helliwell, H. N.....	1,050	00	Wills, George W.....	1,302	00
Keogh, Peter M.....	840	00	Wood, E. B.....	1,470	00
Kirkpatrick, John A.....	1,260	00			
Carried forward.....	29,578	04		59,538	96

LIST OF SUPERANNUATED PERSONS WHO DIED DURING THE FISCAL YEAR 1918-19.

	\$	cts.		\$	cts.
Argyle, Thomas.....	252	00	Brought forward.....	16,420	45
Auger, J.....	192	06			
Beauchesne, P. C.....	700	00	Keays, J. A.....	209	00
Black, John.....	204	57	Kirkpatrick, R.....	420	00
Bourrett, A.....	609	58	Macdonald, D.....	900	00
Briand, Alfred.....	648	00	McCaffrey, F.....	270	00
Bucke, P. E.....	1,260	00	McCaffrey, J. F.....	120	00
Burns, Thomas.....	1,050	00	McCart, Peter.....	473	66
Cahill, J. H.....	1,273	13	North, John W.....	561	97
Clark, Patrick.....	360	00	Pigeon, Charles.....	630	00
Currier, J. E. W.....	1,218	47	Reiffenstein, G. C.....	525	33
Deschamps, J. B.....	336	00	Simpson, J. B.....	1,260	00
Dewar, G. R.....	913	89	Small, H. B.....	1,264	60
Donaghy, William.....	868	00	Smallpiece, H. W.....	552	00
Daniel, Robert T.....	980	00	Smyth, A. G.....	520	00
Eager, J. B.....	499	56	Stewart, Neil.....	1,375	70
Egan, James.....	452	00	Stratton, Robert.....	288	00
Fox, Thomas.....	1,018	53	Sullivan, Timothy.....	253	00
Hatch, Walter.....	379	50	Tyner, F.....	680	80
Hawken, Frank.....	1,820	00	Thompson, William.....	319	38
Houze, William T.....	295	16	White, Lt. Col. Frederick.....	3,500	00
Howie, Alexander.....	700	00	Wilson, David.....	830	45
Joule, A. J.....	380	00			
Carried forward.....	16,420	45		31,374	34

10 GEORGE V, A. 1920

EXPENDITURE, 1918-19.

Service.	\$	cts.	\$	cts.	\$	cts.
INTEREST ON PUBLIC DEBT					77,431,432	10
CHARGES OF MANAGEMENT					723,336	23
SINKING FUNDS					1,448,495	35
Premium Discount and Exchange					582,340	17
CIVIL GOVERNMENT.	Salaries.		Contingencies.			
The Governor General	48,666	66				
The Lieutenant Governor of Ontario	10,000	00				
" Quebec	9,892	47				
" Nova Scotia	9,000	00				
" New Brunswick	9,000	00				
" Manitoba	9,000	00				
" Saskatchewan	9,000	00				
" Alberta	9,000	00				
" British Columbia	9,000	00				
" Prince Edward Island	7,000	00				
The High Commissioner for Canada in England	10,000	00				
Office of the High Commissioner for Canada in England	21,247	27	62,022	11		
Department of Agriculture	475,379	34	99,917	50		
" Archives	54,093	16	7,723	44		
Office of the Auditor General	138,722	71	6,971	86		
" Civil Service Commission	42,002	84	103,817	57		
" Commission of Conservation	33,437	59				
" Consulting Engineer	1,199	97				
Department of Customs	331,679	98	17,907	46		
" External Affairs	60,569	48	15,453	34		
" Finance	140,803	59	45,421	97		
" Insurance	33,918	32	25,529	34		
Office of the Governor General's Secretary	28,700	00	61,346	44		
Department of Indian Affairs	119,820	22	13,976	29		
" Inland Revenue	144,322	97	10,880	06		
" Interior	1,070,412	19	96,471	23		
" Immigration and Colonization	121,774	17	24,677	91		
" Justice	167,337	74	22,109	08		
" Labour	55,276	16	17,984	73		
" Marine	219,390	09	30,652	26		
" Militia and Defence	189,577	73	17,550	31		
" Mines	333,450	68	7,260	16		
" Naval Service	168,236	39	37,295	94		
" Post Office	820,756	63	125,893	11		
" Printing and Stationery	62,801	00	7,725	25		
" Privy Council	57,124	26	10,060	00		
" Public Works	509,004	01	50,532	19		
" Railways and Canals	191,194	75	16,655	57		
" R.N.W. Mounted Police	18,556	48	752	42		
" Secretary of State	80,307	47	13,504	99		
" Trade and Commerce	135,589	54	14,614	51		
Overseas Military Forces	7,000	00				
Soldiers' Civil Re-establishment	18,458	53	157	60		
Departments Generally			278,488	40		
	5,991,604	42	1,243,293	04	7,234,897	46
ADMINISTRATION OF JUSTICE.						
The Supreme Court of Canada—						
Salaries	54,897	92				
Contingencies	14,563	74				
			69,461	66		
Carried forward			69,461	66		

SESSIONAL PAPER No. 2

EXPENDITURE 1918-19—Continued.

Service.	\$	cts.	\$	cts.	\$	cts.
Brought forward.....			69,461	66		
ADMINISTRATION OF JUSTICE.— <i>Concluded.</i>						
<i>Exchequer Court of Canada—</i>						
Salaries.....	19,733	34				
Contingencies.....	6,158	68	25,892	03		
<i>Ontario—</i>						
Court of Appeals.....	36,000	00				
High Court Division.....	95,647	84				
County Courts.....	228,387	09				
Circuit Allowances.....	24,106	04	384,140	97		
<i>Quebec—</i>						
Court of King's Bench.....	42,334	82				
Supreme Court.....	283,888	74				
Circuit Allowances.....	19,073	21	345,296	77		
<i>Nova Scotia—</i>						
Supreme Court.....	43,000	00				
County Courts.....	19,808	34				
Court of Divorce.....	500	00				
Circuit Allowances.....	4,650	94	67,959	28		
<i>New Brunswick—</i>						
Court of Appeals.....	19,000	00				
Court of King's Bench.....	25,000	00				
County Courts.....	18,040	32				
Circuit Allowances.....	7,888	17				
Court of Divorce.....	500	00	70,428	49		
<i>Prince Edward Island—</i>						
Supreme Court.....	16,400	00				
County Court.....	9,500	00				
Circuit Allowances.....	705	15	26,605	15		
<i>Manitoba—</i>						
Court of King's Bench.....	37,000	00				
Court of Appeals.....	29,064	16				
County Courts.....	27,000	00				
Circuit Allowances.....	5,099	04	98,163	20		
<i>Alberta—</i>						
Supreme Court.....	55,000	00				
District Court.....	33,000	00				
Circuit Allowances.....	20,898	40	108,898	40		
<i>Saskatchewan—</i>						
District Court.....	47,241	66				
Court of Appeals.....	29,000	00				
Court of King's Bench.....	31,000	00				
Circuit Allowances.....	16,128	19	123,369	85		
<i>British Columbia—</i>						
Supreme Court.....	37,000	00				
Court of Appeals.....	36,000	00				
County Court.....	40,417	74				
Circuit Allowances.....	18,815	65	132,253	39		
<i>Yukon Territory</i>			36,369	59		
<i>Miscellaneous.</i>			6,869	63	1,495,688	41
Dominion Police.....					148,488	98

10 GEORGE V, A. 1920

EXPENDITURE, 1918-19—Continued.

Service.	\$	cts.	\$	cts.	\$	cts.
PENITENTIARIES.						
Kingston.....			301,930	42		
St. Vincent de Paul.....			202,442	39		
Dorchester.....			139,795	14		
Manitoba.....			83,204	95		
British Columbia.....			84,990	87		
Alberta.....			93,193	11		
Saskatchewan.....			96,158	26		
Generally.....			5,871	26		
					1,007,586	40
LEGISLATION.						
Senate.....			381,418	74		
House of Commons.....			1,034,091	04		
Library, salaries.....			34,700	00		
Library, contingencies.....			6,945	25		
Books for General Library.....			17,761	15		
Books for Library of American history.....			798	22		
Printing of Parliament.....			117,473	46		
Printing, binding and distributing the annual statutes.....			18,041	34		
Contingent expenses re voters' list.....			5,179	10		
Contingencies of the Clerk of the Crown in Chancery.....			3,990	02		
Elections.....			135,578	06		
Provincial voters' list.....			10,410	96		
Controverted elections.....			13	50		
					1,766,400	84
Immigration and Colonization.....					1,112,079	17
Quarantine.....					227,389	18
AGRICULTURE.						
Patent records.....			30,413	06		
Experimental Farms—Maintenance of Central Farm and establishment and maintaining of additional branch stations.....			1,024,319	83		
Branch of Etymology.....			17,172	20		
For the administration and enforcement of the Destructive Insect and Pest Act.....			93,321	06		
For the development of the dairying industries and the improvement of transportation, sale and trade in food products.....			103,904	06		
Fruit branch.....			86,570	69		
Towards the encouragement of cold storage warehouses for the better production and handling of perishable food products.....			18,950	44		
Exhibitions.....			24,975	18		
For the renewing and improving of Canadian exhibit at Imperial Institute, London, and assisting in maintenance thereof.....			2,190	00		
Health of animals.....			372,416	77		
For the administration and enforcement of the Meat and Canned Foods Act.....			360,836	49		
Publications Branch.....			28,707	82		
International Institute of Agriculture, to assist in maintenance thereof, and provide for representation thereat.....			7,739	71		
For the development of the Live Stock industry.....			600,084	09		
To enforce the Seed Act, to test seeds for farmers and seed merchants, to encourage the production and use of superior seeds, and to encourage the production of farm and garden crops.....			164,962	59		
For the administration and carrying out of the provisions of The Agricultural Instruction Act.....			15,278	29		
The Agricultural Instruction Act "Statutory".....			931,786	23		
Contribution towards the cost of the monument to Louis Hebert in Quebec.....			1,600	00		
					3,884,928	51

SESSIONAL PAPER No. 2

EXPENDITURE, 1918-19—Continued.

Service.	\$	cts.	\$	cts.	\$	cts.
PENSIONS.						
Judges and miscellaneous.....			198,642	42		
Militiamen, Rebellion of 1885 and generally.....			24,727	14		
Militia Pension Act, 1901.....			136,990	22		
Pensions on account of Fenian Raids 1866-70.....			1,280	25		
Canada Military Asylum Pensions.....			24	00		
Pensions payable to Mounted Police, Prince Albert volunteers and police scouts on account of the rebellion of 1885.....			2,977	02		
Mounted Police (Statutory).....			48,525	52		
European War.....			16,598,601	06		
Board of Pension Commissioners of Canada.....			1,270,672	75		
					18,282,440	38
Superannuation.....					495,016	94
MILITIA.						
Allowances Active Militia.....			51,282	94		
Cadet Services.....			68,770	05		
Contingencies.....			5,337	80		
Departmental Library.....			1,043	13		
Engineer Services and Works.....			304,144	38		
Grants to Associations and Bands.....			2,548	60		
Headquarters and District Staffs.....			234,836	99		
Maintenance of military properties.....			101,352	39		
Permanent Forces.....			1,947,304	01		
Printing and Stationery.....			61,666	77		
Royal Military College.....			201,885	26		
Salaries and Wages.....			210,066	29		
Surveys.....			31,082	23		
Transport and Freight.....			16,697	64		
Training areas.....			4,642	79		
Gratuities—						
Gratuity, on retirement to Mr. Henry Harris, caretaker Hamilton Armouries.....			1,130	25		
Workmen's Compensation Act.....			1,147	65		
Gratuities to sundry persons.....			7,950	39		
Life pensions to Robert Allen, Ronald Morrison and Walter Pettipas.....			966	02		
					3,253,875	58
RAILWAYS AND CANALS—CAPITAL.						
Canadian Government Railways—Construction and Betterments.....	11,145,104	00				
Dartmouth to Deans Branch lines.....	16,015	19				
Car Ferry—Construction of Terminals.....	55,830	58				
Halifax Ocean Terminals.....	14,237	40				
Branch Lines—To bring lines up to Canadian Government Railways, branch lines standard.....	169,161	44				
Contribution toward cost of construction of a railway bridge on the Canada Central Railway over the Peace River, near Peace River Crossing.....	175,000	00				
Exchequer Court Awards—						
Fredericton.....	5,689	00				
Bedford Basin.....	6,921	28				
Chaudière Junction Yard.....	415	00				
St. John, N.B., Government Elevator.....	345	97				
Portneuf County, Quebec.....	2,302	74				
Carried forward.....	11,591,022	69				

10 GEORGE V, A. 1920

EXPENDITURE, 1918-19—Continued.

Service.	\$ cts.	\$ cts.	\$ cts.
Brought forward	11,591,022 69		
RAILWAYS AND CANALS—CAPITAL—Concluded.			
LESS—			
Car Ferry, previous years.....	100 00		
Work Equipment, previous years.....	421 33		
Rolling Stock, previous years.....	1,365,880 65		
Sunnybrae Branch, previous years.....	420 00		
Surveys and Inspections, previous years.....	146 50		
Sand sold, previous years.....	37,982 57		
Rails, Western Lines, previous years	15,428 35		
Turntables, previous years.....	1,600 00		
Moncton shops, previous years.....	10,621 00		
<i>New Brunswick and Prince Edward Island Railway.....</i>		10,158,422 29	
		30,121 23	
<i>Quebec and Saguenay Railway—</i>			
Construction.....	1,149,900 79		
Purchase.....	3,489,313 53		
		4,639,214 32	
<i>Hudson Bay Railway—</i>			
Construction of Railway Terminal including \$250 ad- vances uncollected.....		562,557 80	
<i>Quebec Bridge—</i>			
Construction.....		656,761 79	
<i>National Transcontinental Railways—</i>			
To pay claims for right of way.....	485,178 86		
Land taken at Quebec.....	417,876 41		
Previous years, outstanding cheque	162,799 91		
Eschequer Court Award, St. Joseph, Quebec.....	1,021 81		
		1,066,876 99	
<i>Canals—</i>			
Welland Ship Canal—Construction.....	1,823,904 56		
Rideau Canal—Construction of bridge at Pretoria Ave., Ottawa.....	8,000 00		
Trent Canal—Construction.....	380,059 52		
		2,211,964 08	
			19,325,918 50
RAILWAYS AND CANALS—INCOME.			
<i>Canals—</i>			
Chambly — Renewing concrete top of wharf — St. Johns	892 40		
Carillon and Grenville—Protection walls—Lake St. Francis.....	1,975 34		
Carillon and Grenville—Rebuilding lower entrance pier.....	994 30		
Lachine—Dredging.....	14,986 38		
Ontario St. Lawrence Canal—Improvements.....	21,070 27		
St. Peter's Canal—Improvements.....	6,946 26		
St. Peter's Canal—To rebuild highway bridge.....	13,957 24		
Trent—Improvements.....	32,447 73		
Welland—Heavy repairs	22,368 13		
Welland—To rebuild bridge at Dunville, washed out by flood.....	21,966 32		
		137,604 37	
<i>Miscellaneous—</i>			
Arbitrations and awards.....	104,491 04		
Board of Railway Commissioners for Canada—Main- tenance and operation.....	177,405 10		
Board of Railway Commissioners for Canada—Salaries	51,494 34		
Contribution of the Government Railways to the Faculty of McGill University towards the foundation of a school of railway engineering and transportation in general in connection with the Faculty of applied science.....	2,500 00		
Carried forward.....	338,890 48	137,604 37	

SESSIONAL PAPER No. 2

EXPENDITURE, 1918-19—Continued.

Service.	\$	cts.	\$	cts.	\$	cts.
Brought forward.. .. .	338,890	48	137,604	37		
RAILWAYS AND CANALS—INCOME—Concluded.						
<i>Miscellaneous—Continued.</i>						
Contribution of the Government Railways to the Faculty of the Polytechnic School, Montreal, for the advancement of learning in connection with railway engineering and transportation in general.. .. .	2,500	00				
Contribution to the International Association of Railways Congress	97	33				
Costs of litigation.. .. .	557	98				
Governor General's Car—Attention, repairs, etc.. .. .	5,000	00				
Miscellaneous work not provided for.. .. .	330	55				
Expenses in connection with consolidation of Railway Act	10	00				
Expenses of audit on behalf of the Government of Canada of any railway company in Canada.. .. .	8,333	29				
Surveys and Inspections—Railways, including salaries and expenses of experts employed temporarily.. .. .	48,291	22				
Surveys and Inspections—Canals, including salaries and expenses of experts employed temporarily.. .. .	17,510	72				
Workmen's Compensation Act.. .. .	569	21				
			442,090	78		
Total Income					559,695	15
RAILWAYS AND CANALS—COLLECTION OF REVENUE.						
<i>Railways.—</i>						
Canadian Government Railways—Working expenses....	43,688,392	59				
St John and Quebec Railway—Working expenses....	192,696	05				
Canadian Government Railways—Exchequer Court awards.. .. .	8,543	43				
			43,889,626	67		
<i>Canals.—</i>						
Staff and repairs.. .. .	1,548,686	59				
Statistical Officers	36,771	28				
			1,585,457	87		
<i>Miscellaneous.—</i>						
Compassionate allowance to the widow of the late—						
Harold B. Robeson.. .. .	2,000	00				
Gordon H. Doak.. .. .	2,000	00				
F. Lajoie	2,000	00				
Paul Cyr.. .. .	2,000	00				
W. J. Clark	2,000	00				
Horace Levesque.. .. .	2,000	00				
Edmond Cole.. .. .	2,000	00				
Robert Wiggins.. .. .	2,000	00				
Compassionate allowance to the father of the late John ArribaMcInnis.. .. .	2,000	00				
Gratuity to Robert A. Grant.. .. .	500	00				
Gratuity to Daniel Delorey.. .. .	500	00				
Gratuity to John Dubroy.. .. .	500	00				
			19,560	00		
					45,494,583	94
PUBLIC WORKS—CAPITAL.						
<i>Public Buildings—</i>						
Ottawa Parliamentary Buildings—Restoration.. .. .	2,263,048	56				
Ottawa, New Public Building	49,981	07				
Ottawa Public Building—Exchequer Court awards.. .. .	948,905	97				
	3,261,935	60				
LESS—Ottawa New Public Building—Refund.. .. .	1,450	00			3,260,485	60
Carried forward.. .. .					3,260,485	60

10 GEORGE V, A. 1920

EXPENDITURE, 1918-19—*Continued.*

Service.	\$ cts.	\$ cts.	\$ cts.
Brought forward.....		3,260,485 60	
PUBLIC WORKS CAPITAL—Concluded.			
<i>Harbours and Rivers—</i>			
St John Harbour—Improvements.....	266,725 98		
Quebec Harbour—Champlain dry dock.....	354,981 04		
Quebec Harbour—Champlain dry dock—Supreme Court awards.....	87,195 84		
Quebec Harbour—River St. Charles, improvements to navigation.....	400,382 61		
Toronto Harbour—Improvements.....	324,872 63		
Port Arthur and Fort William—Harbour and river improvements.....	191,873 49		
Vancouver Harbour—Improvements.....	149,783 22		
Victoria Harbour, B. C.—Improvements.....	129,226 33		
Ship Canal—River St. Lawrence.....	425,332 57		
Dredging Plant for the St. Lawrence River from Montreal to Father Point.....	70,912 87		
Converting six ship Channel Tugs for Salt water service.....	46,528 85		
	2,447,815 43		
LESS—Red River, Manitoba—Refund of previous years....	2,953 23		
		2,441,862 20	
			5,705,347 80
PUBLIC WORKS INCOME.			
<i>Public Buildings—</i>			
Nova Scotia—			
Halifax Dominion Buildings—Improvements, repairs, etc.....	2,780 85		
Halifax Quarantine Station on Lawlor's Island—Water supply.....	9,581 54		
		12,362 39	
Prince Edward Island—			
Georgetown—Installation of electric light system....	665 53		
		665 53	
New Brunswick—			
St. John, Dominion Buildings—Improvements and repairs.....	5 109 94		
		5,109 94	
Maritime Provinces—Generally—			
Dominion Public Buildings—Improvements and repairs.....	21,192 45		
		21,192 45	
Quebec—			
Dominion Public Buildings—Improvements and repairs.....	21,933 99		
Farnham public building—Addition.....	6,496 13		
Grosse Isle Quarantine Station—Boiler house, new boilers, etc.....	117 74		
Grosse Isle Quarantine Station—Improvements and repairs to building, fitting and furniture.....	14,994 70		
Grosse Isle Quarantine Station—New buildings....	3,426 76		
Montreal Dominion Buildings—Improvements and repairs.....	22,259 25		
Montreal General Post Office—Remodelling old building.....	2,921 09		
Quebec Post Office—Enlargement and alterations....	10,150 41		
Three Rivers—New Public building.....	6,984 68		
St. Lambert—To pay Government share.....	1,806 02		
Total Quebec.....		91,090 77	
Carried forward.....		130,421 08	

SESSIONAL PAPER No. 2

EXPENDITURE—1918-19—*Continued.*

Service.	\$ cts.	\$ cts.	\$ cts.
Brought forward.....		130,421 08	
PUBLIC WORKS INCOME.			
<i>Public Buildings.—</i>			
Ontario—			
Fort William—Improvements.....	19 23		
Dominion Public Buildings—Improvements and repairs.....	28,449 29		
Hamilton Post-Office—Electric wiring and fixtures, etc.....	1,021 66		
Kemptville—Public building.....	650 00		
Ottawa Departmental Buildings—Fittings, etc.....	75,080 57		
Ottawa Departmental Buildings—Renewing metal covering on Mackenzie wing of West Block.....	2,354 07		
Ottawa Government Printing Bureau—Freight elevator.....	6,178 98		
Port Arthur—Improvements.....	10 84		
Sault Ste. Marie—Renewing Electric wiring.....	1,197 20		
Toronto Postal Station "A".....	299,979 14		
Toronto Dominion Buildings—Improvements, repairs, etc.....	16,087 26		
Kingston Royal Military College—Enlargement of Educational Block.....	678 85		
Total Ontario.....		431,707 09	
Manitoba—			
Dominion Public Buildings—Improvements, repairs, etc.....	2,091 32		
Winnipeg Alterations to Immigration building No. "1" for accommodation of Postal Station "A".....	5,798 59		
Winnipeg—New Drill hall.....	4,457 86		
Winnipeg Immigration Building—Improvements.....	609 10		
Winnipeg Dominion Buildings—Improvements and repairs.....	12,052 45		
Winnipeg General Post Office—Improvements.....	2,383 00		
Winnipeg—To pay government share of local improvement taxes.....	15,264 49		
Total Manitoba.....		42,656 81	
Saskatchewan—			
Dominion Public Buildings—Improvements, repairs, etc.....	11,689 77		
Estevan Public Buildings—Improvements to heating apparatus.....	1,620 00		
Regina—Alterations, and fittings for office of the Assistant Receiver's General.....	5,111 07		
Saskatoon Post Office—Improvements.....	1,050 90		
Sutherland—Water Supply for Forest Nursery Station.....	11,527 50		
Total Saskatchewan.....		30,999 24	
Alberta—			
Calgary—Drill hall.....	80,710 47		
Calgary—alterations and fittings for the office of the Assistant Receiver's General.....	5,029 50		
Calgary Dominion Buildings—improvements, repairs, etc.....	2,737 87		
Dominion Public Buildings—improvements, repairs, etc.....	11,397 68		
Edmonton—Government share of cost of permanent pavement on Jasper Avenue crossing Government property occupied by Alberta Penitentiary, including interest thereon at 5 per cent..	21,159 75		
Grande Prairie—Dominion Lands Office.....	1,062 70		
Total—Alberta.....		122,097 97	
Carried forward.....		757,882 19	

10 GEORGE V, A. 1920

EXPENDITURE, 1918-19—Continued.

Service.	\$	cts.	\$	cts.	\$	cts.
Brought forward.....			757,882	19		
PUBLIC WORKS—INCOME—Continued.						
Public Buildings—Continued.						
British Columbia—						
Dominion Public Buildings—improvements, repairs, etc.....	8,806	51				
Vancouver Dominion Buildings—Improvements, repairs, etc.....	6,979	76				
Vancouver Examining Warehouse—improvements to heating.....	2,511	00				
Victoria old post office building—to pay taxes due city for the year 1917.....	1,578	47				
William's Head Quarantine Station—additional lands and buildings.....	9,503	85				
William's Head Quarantine Station—repairs to existing buildings, fittings, etc.....	2,822	85				
William's Head Quarantine Station—water supply.....	125,198	74				
Total—British Columbia.....			157,401	18		
Generally—						
Experimental Farms—new buildings and improvements, renewals and repairs, etc., in connection with existing buildings, fittings, etc.....	66,171	94				
Dominion Public Buildings—generally.....	32,672	37				
Flags for Dominion Public Buildings.....	5,012	98				
Total—Generally.....			103,857	29		
Total—Public Buildings.....					1,019,140	66
Rents, Repairs, Furniture, Heating, etc.—						
Ottawa Public Buildings—						
Dominion Observatory and Geodetic Survey Building—Maintenance of grounds, etc.....	2,899	49				
Elevator attendants.....	52,730	98				
Gas and electric light including roads and bridges.....	59,996	83				
Heating including salaries of engineers, firemen and watchmen.....	248,902	00				
Repairs, furniture, grounds, snow and street maintenance, etc.....	449,343	89				
Rideau Hall (including grounds) improvement, furniture, etc.....	41,869	87				
Rideau Hall—Allowance for fuel and light.....	17,000	00				
Telephone service.....	62,009	84				
Dominion Public Buildings—						
Dominion Immigration Building—Repairs, furniture, etc.....	12,472	23				
Dominion Quarantine Station's maintenance.....	2,657	46				
Fittings, general supplies and furniture.....	68,308	83				
Heating.....	315,133	15				
Lighting.....	158,061	92				
Power for running elevators, stamp cancelling machines, etc.....	63,139	63				
Salaries of caretakers, engineers, firemen, etc.....	573,336	44				
Supplies for caretakers, etc.....	28,648	61				
Water.....	49,638	62				
Yukon Public Buildings—Rents, repairs, fuel, light, water service and caretakers salaries.....	38,005	94				
Carried forward....	2,224,155	73			1,019,140	66

SESSIONAL PAPER No. 2

EXPENDITURE, 1918-19—Continued.

Service.	\$ cts.	\$ cts.	\$ cts.
Brought forward	2,224,155 73		1,019,140 66
PUBLIC WORKS INCOME—Continued.			
<i>Rents, Repairs, Furniture, Heating, etc.—Concluded.</i>			
Dominion Public Building—Continued.			
Victoria B.C.—Astrophysical Observatory—(Little Saenick Mountain) maintenance, repairs, care of grounds	2,623 35		
Rents	862,614 94		
Total—Rental, repairs, etc.		3,109,394 02	
			3,109,394 02
<i>Harbours and Rivers—</i>			
Nova Scotia—			
Barrington's Cove, Sidney Mines—partial recon- struction of wharf	1,063 54		
Battery Point—breakwater repairs and reconstruc- tion	3,752 98		
Breen's Pond—repairs to breakwater	1,191 04		
Burlington—repairs to wharf	1,142 23		
Cow Bay (Port Morien)—repairs to breakwater	3,930 58		
Cribbin's Point—repairs to and reconstruction of wharf	1,796 71		
Devil's Island—repairs to breakwater	121 82		
Digby Pier—renewals	4,255 17		
East River—improvements	3,108 66		
Feltzen South—repairs to breakwater	873 89		
Five Islands—repairs to wharf	503 10		
Freeport—repairs to breakwater	1,263 00		
French Village—repairs to wharf	1,222 45		
Great Village—repairs to wharf	340 85		
Harbours and Rivers, generally—Repairs and improvements	62,401 29		
Harbour au Bouche—repairs to wharf	760 08		
Jamesville—completion of breakwater	1,511 07		
Kelly's Cove—repairs to wharf and breakwater	1,700 04		
L'Ardoise—repairs to breakwater	1,776 97		
Maitland—repairs to wharf	1,000 13		
Malagash—repairs to wharf	850 02		
Margaret Harbour—repairs and improvements	15,688 31		
Margaretsville—repairs to breakwater	2,998 00		
McKay's Point (Judique)—repairs and renewals to breakwater	4,676 47		
McNair's Cove—repairs to breakwater	2,800 41		
Mosher's Bay—repairs to breakwater	1,498 99		
Parrsboro—repairs to beach protection	1,000 35		
Petite Rivière—repairs to breakwater	415 75		
Portuguese Cove—repairs to breakwater	1,520 00		
Ross' Ferry—Repairs to wharf	749 19		
Round Hill—Repairs to wharf	1,931 14		
South Ingonish—To repair and reconstruct beach protection	1,010 22		
Total Nova Scotia		128,857 45	
Carried forward		128,857 45	4,128,534 68

10 GEORGE V, A. 1920

EXPENDITURE, 1918-19—Continued.

Service.	\$ cts.	\$ cts.	\$ cts.
Brought forward.....		128,857 45	4,128,534 68
PUBLIC WORKS—INCOME—Continued.			
Harbours and Rivers—Continued.			
Prince Edward Island—			
Harbours and rivers generally—Repairs and im-			
provements.....	3,422 23		
Miminegash Harbour—Repairs to breakwater.....	1,994 23		
Mink River—Repairs to wharf.....	1,481 47		
Souris—To repair and strengthen breakwater.....	114 30		
Summerside—Repairs to breakwater.....	709 27		
Tignish—Repairs to breakwaters.....	515 95		
Victoria—Repairs to pier.....	1,332 08		
Wood Islands—Repairs to breakwaters.....	1,377 28		
Total Prince Edward Island.....		10,946 81	
New Brunswick—			
Back Bay—Wharf repairs and improvements.....	100 43		
Cape Bald—Repairs to breakwater pier.....	417 93		
Dorchester—Wharf improvements.....	667 07		
Fort Dufferin—Reconstruction of breakwater.....	15,598 07		
Grand Anse—Repairs to breakwater and pier.....	750 18		
Harbours and rivers generally—Repairs and im-			
provements.....	9,621 61		
Neguac—Repairs to wharf.....	2,916 63		
Shediac—Repairs to wharf.....	1,360 09		
Shippigan Gully—Repairs to breakwater and breast-			
works.....	3,617 53		
St. John River and Tributaries—To provide for full			
and final contribution to local government, not			
to exceed one-half cost of certain wharves built			
by it in tidal waters.....	4,785 99		
St. Andrews—Repairs to wharf.....	733 48		
Tynewood Creek—To repair and reconstruct break-			
water.....	107 35		
Welshport—Repairs to wharf.....	959 83		
Total New Brunswick.....		41,636 19	
Quebec—			
Anse Aux Gascons—Repairs to wharf.....	191 57		
Anse à Beaufils—Improvements to channel.....	2,422 57		
Baie St. Paul—Repairs to wharf.....	795 78		
Barachois de Malbaie—To repair approach to train-			
ing jetty.....	2,385 70		
Beloeil—Repairs to protection piers.....	1,710 14		
Chicoutimi—Repairs to wharf.....	754 23		
Cross Point—Repairs to wharf.....	1,881 61		
East Templeton—Repairs to wharf.....	979 22		
Grindstone M. I.—Repairs to wharf.....	999 81		
Graham—Reconstruction to wharf.....	1,713 44		
Harbours and Rivers Generally—Repairs and im-			
provements.....	71,755 84		
Kaniouraska—Repairs to wharf.....	1,191 19		
Laprairie—Protection work—Maintenance and re-			
pairs.....	18,390 62		
Lanoraie—Repairs to wharf.....	1,772 66		
Lavaltrie—Repairs to wharf.....	549 49		
Les Escoumains—Rebuilding outer end of wharf....	3,230 07		
Les Eboulements—Repairs to wharf.....	697 08		
L'Islet—Repairs to wharf.....	1,172 36		
Carried forward.....	112,593 38	181,440 45	4,128,534 68

SESSIONAL PAPER No. 2

EXPENDITURE, 1918-19—Continued.

Service.	\$ cts.	\$ cts.	\$ cts.
Brought forward	112,593 38	181,440 45	4,128,534 68
PUBLIC WORKS—INCOME—Continued.			
<i>Harbours and Rivers—Continued.</i>			
<i>Quebec—Continued.</i>			
Matane—Repairs to breakwater.....	985 00		
Matane Exchequer Court Award—Repairs to breakwater	6,901 68		
Malbaie—Claims of John Burns	2,967 63		
Murray Bay—Repairs and improvements to wharf..	881 29		
Montreal—Floating Dock	105,000 00		
Matane—Repairs to wharf.....	733 05		
Mille Valées.....	306 91		
Pointe à Elie—Repairs to breakwater-wharf.....	1,194 39		
Pointe aux Trembles—Repairs to wharf—Supreme Court Judgment.....	1,276 80		
Rimouski—Harbour Improvements.....	77,648 58		
Rimouski Wharf—Water supply	6,000 00		
Rivière-du-Loup (en bas)—Repairs to wharf.....	1,497 37		
Rivière Ouelle—Repairs and improvements to wharf	1,379 79		
Sabrevois—Repairs to wharf	287 00		
St. Alphonse—Repairs to wharf.....	798 03		
St. Godfroy—Repairs to wharf	982 89		
St. Irénée—Repairs to wharf	791 17		
St. Johns—Reconstruction of booms	1,496 56		
Ste. Anne des Monts—repairs to pier	300 03		
St. Laurent, Island of Orleans—repairs to wharf...	2,885 27		
Ste. Anne de Chicoutimi—pontoon	3,191 32		
Sorel—repairs to wharf	2,499 65		
Three Rivers—repairs to wharf.....	1,998 18		
Vaudreuil—repairs and improvements to wharf.....	853 96		
Verchères—wharf	2,668 10		
Ville Marie—repairs and improvements to wharf...	3,761 57		
Total—Quebec		342,119 60	
<i>Ontario—</i>			
Belleville Harbour—improvements to wharf and warehouse.....	2,416 69		
Bayfield—repairs to pier.....	4,102 09		
Brockville—claims of W. M. Leary.....	1,219 63		
Blind River—repairs to wharf	478 59		
Burlington Channel—repairs to pier.....	7,311 69		
Collingwood Dry Dock No. 1	15,000 00		
Collingwood Dry Dock No. 2	9,208 96		
Cobourg—repairs to Langevin pier.....	19,108 32		
Cobourg—repairs to east pier	4,604 37		
French River Dams—repairs and maintenance.....	3,160 72		
French River—in full and final settlement of all claims of Jennings and Ross in connection with their contract for the construction of the sub-structure of the Big Chaudière Dam, including interest thereon at 5 per cent.....	5,779 64		
Goderich—repairs to lumber dock	2,555 98		
Grand Bend—repairs to piers	489 03		
Harbours and Rivers generally—repairs and improvements	28,875 21		
Haileybury—repairs to wharf.....	372 18		
Kingston—maintenance and operation of combined roadway, wharf and bridge	8,453 89		
Kingston Dry Dock—renewal of wall	9,419 76		
North Bay—in full and final settlement of the claim of C. McGuire.....	658 62		
Port Burwell—repairs to pier.....	14,770 69		
Carried forward.....	138,177 06	523,560 05	4,128,534 68

10 GEORGE V, A. 1920

EXPENDITURE, 1918-19—Continued.

Service.	\$ cts.	\$ cts.	\$ cts.
Brought forward	138,177 06	523,560 05	4,128,534 68
PUBLIC WORKS INCOME—Continued.			
<i>Harbours and Rivers—</i>			
<i>Ontario—Continued.</i>			
Port Arthur Dry Dock—Act of 1908, Edward VII, chap. 24	2,100 00		
Port Colborne—repairs to breakwaters	7,417 62		
Port Hope—harbour improvements	2,160 43		
Port Dover—repairs to pier	4,365 77		
Port Stanley—harbour improvements	61,677 77		
Portsmouth—repairs to pier	3,227 19		
Rondeau Harbour—repairs to piers and placing of riprap	3,700 41		
Saugeen River at Southampton—repairs to piers	3,038 80		
Shenandoah—repairs to wharf	787 37		
Southampton—repairs to breakwaters	1,792 24		
Sturgeon Falls—repairs to wharf	840 83		
Thessalon—repairs to wharf	340 93		
Wheatley—repairs to pier	1,578 97		
Wellington—in full and final settlement of all claims of McFarlane, Pratt, Hanley, Ltd, in con- nection with their contract for harbour improve- ments	3,240 00		
Wendover—repairs to wharf	1,024 99		
Total, Ontario		235,470 38	
<i>Manitoba—</i>			
Harbours and rivers generally—repairs and improve- ments	3,159 50		
Little Pembina River—diversion into Pelican Lake	828 28		
Red River—repairs to channel protection work	2,668 92		
Total—Manitoba		6,656 70	
<i>Saskatchewan and Alberta—</i>			
Harbours and Rivers generally—repairs and improve- ments	876 13		
		876 13	
<i>British Columbia—</i>			
Fraser River (lower)—improvements	20,927 69		
Fraser River—improvements—revote	31,923 50		
Harbours and Rivers generally—repairs and improve- ments	43,406 21		
Hardy Bay Landing Float	83 92		
Prince Rupert Quarantine Station—repairs to wharf	2,197 58		
Tofino—repairs to wharf	1,599 70		
Victoria Harbour—repairs to wharf	4,479 47		
William's Head Quarantine Station—Improvements and repairs	438 74		
Total—British Columbia		105,056 81	
<i>Generally—</i>			
Harbour and Rivers, generally	15,668 88		
Total—Generally		15,668 88	
Total—Harbours and Rivers			887,288 95
Carried forward			5,015,823 63

SESSIONAL PAPER No. 2

EXPENDITURE, 1918-19—Continued.

Service.	\$	cts.	\$	cts.	\$	cts.
Brought forward.....					5,015,823	63
PUBLIC WORKS—INCOME—Continued.						
Dredging—						
New Dredging Plant—Ontario and Quebec.....	1,422	16				
Dredging—Maritime Provinces	129,451	15				
Dredging—Yar-mouth Harbour, N.S.....	120	00				
Dredging—Ontario and Quebec.....	152,135	53				
Dredging—Manitoba, Saskatchewan and Alberta.....	23,455	62				
Dredging—British Columbia.....	184,518	89				
Total—Dredging.....					491,103	35
Slides and Booms—						
Slides and Booms—Generally.....	154	70				
Gatineau River—New boom.....	89	78				
Total—Slides and Booms.....					244	48
Roads and Bridges—						
Banff—Repairs to bridge.....	2,343	31				
Dominion Roads and Bridges—Generally.....	827	97				
Edmonton—Repairs to bridge.....	41	04				
Metapedia Interprovincial Bridge—Repairs	2,085	28				
New bridge to replace present Union Bridge over Ottawa River between Ottawa and Hull.....	790	87				
Ottawa—Maintenance and repair of bridges and approaches.....	5,437	02				
Hunker Road, Yukon Territory—In full and final settlement of claims of Jos. W. Boyle for timber used in building the road.....	6,789	32				
Total—Roads and Bridges.....					18,314	81
Telegraph and Telephone Lines—						
New Brunswick—						
Chatham, Escuminac and Point Sabin Telephone Line—Extension to Kouchebouguaac.....	991	80			991	80
Nova Scotia—						
Cape Breton Telegraph System—Renewal of poles between Eskasoni and East Bay.....	781	75			781	75
Saskatchewan and Alberta—						
Moosejaw-Wood Mountain telegraph line—Renewal of poles—To complete	1,057	25				
Peace River Line—Woods Clearance Edmonton to Peace River	229	05				
Peace River Line—Repairs and renewals between Spirit River and Pouce Coupe and between Athabasca and Grouard.....	267	05				
Qu'Appelle-Edmonton—Telegraph Line—Shifting to pole line of C.N. Railway between Humboldt and Warman, Sask.....	960	43				
Repairs and improvements to office buildings	1,426	10				
Shifting line to roadways.....	1,712	75				
Total—Saskatchewan and Alberta.....					5,652	63
Carried forward.....					7,426	18
2—13½					5,525,486	27

10 GEORGE V, A. 1920

EXPENDITURE, 1918-19—Continued.

Service.	\$ cts.	\$ cts.	\$ cts.
Brought forward		7,426 18	5,525,486 27
PUBLIC WORKS—INCOME—Continued.			
<i>Telegraph and Telephone Lines—Continued.</i>			
<i>British Columbia—</i>			
Mainland telegraph and telephone lines—General repairs and improvements	30,052 58		
Mainland telephone lines—Extension in Kootenay District	5,713 87		
Vancouver Island Lines—Repairs and improvements	6,500 00		
Total British Columbia		42,266 45	
Total Telegraph and Telephone Lines			49,692 63
<i>Miscellaneous—</i>			
Architectural Branch—Salaries of architects, clerks of works, inspectors, draughtsmen, clerks and messengers of outside service	52,129 32		
Monument of His late Majesty King Edward VII.	3,150 00		
Engineering Branch—Salaries of engineers, inspectors, superintendents, draftsmen, clerks and messengers of the outside service	377,124 94		
Accounts Branch—Salaries of agents and clerks, travelling and contingent expenses of outside service	22,031 56		
Maintenance and operation of water storage dams on Ottawa River and tributaries, surveys in connection therewith, and settlement of land damages	110,671 39		
Gratuity to Captain Barney Freeman who was seriously injured while at work in the Government shipyard at Selkirk	2,000 00		
For operation and maintenance of inspection boats	11,413 42		
National Gallery of Canada	7,993 00		
To pay Western Dry Dock and Shipbuilding Co., Limited, of Port Arthur, a portion of the fifth payment of subsidy due them upon completion of the work covered by the agreement ratified by Chap. 57, 3-4 George V, 1913, notwithstanding that the work is not completed	35,641 50		
River gauging and metering	23,946 58		
Surveys and inspections	70,779 10		
Total Miscellaneous			719,880 81
Total Public Works—Income			6,295,059 71
PUBLIC WORKS, COLLECTION OF REVENUE.			
<i>Sundry Works—</i>			
Slides and Booms	51,341 08		
Graving Docks	50,697 36		
Harbour and River Works, etc	30,659 49		
Collection of Public Works, Revenues	4,583 14		
Total—Sundry Works		137,281 07	
<i>Telegraph and Telephone Lines—</i>			
Land and cable telegraph lines, Lower St. Lawrence and Maritime Provinces, including working expenses of vessels required for cable service	185,680 81		
Prince Edward Island and Mainland	6,916 66		
Saskatchewan	56,215 99		
Alberta	79,480 12		
British Columbia—Mainland	61,757 23		
British Columbia—Vancouver Island District	103,353 76		
Yukon System (Ashcroft-Dawson)	238,559 52		
Telegraph and telephone service generally	8,196 68		
Total—Telegraph and Telephone lines		740,190 77	
Total—Collection of Revenue			877,471 84

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EXPENDITURE, 1918-19—Continued.

Service.	£	cts.	£	cts.	£	cts.
MAIL SUBSIDIES AND STEAMSHIP SUBVENTIONS.						
<i>Atlantic Ocean—</i>						
Steam service between Canadian Atlantic ports and Australia and New Zealand.	23,333	32				
Ocean and mail service between Canada and Great Britain.	424,322	68				
Steam service between Canada and Newfoundland.	56,357	28				
Steam service between Canada and the West Indies or South America or both.	222,743	52				
Steam service between Canada and South Africa.	60,833	39				
<i>Pacific Ocean—</i>						
Steam service between Canada and Australia or New Zealand or both, on Pacific Ocean.	166,623	72				
Steam service between Canada, China and Japan.	180,992	00				
Steam service between Prince Rupert, B.C. and Queen Charlotte Islands.	21,060	00				
Steam service between Victoria and San Francisco.	2,480	92				
Steam service between Victoria, Vancouver, way ports, and Skagway.	11,263	03				
Steam service between Victoria and West Coast—Vancouver Island.	4,374	94				
Steam service between Vancouver and northern ports of British Columbia.	16,800	00				
			1,191,124	71		
<i>Local Services—</i>						
Steam service between Baddeck and Iona.	5,825	00				
Steam service between Fronsde's Point and Lockeport, N.S.	600	00				
Steam service between Grand Manan and the mainland.	10,000	00				
Steam service between Halifax, Canso and Guysborough.	5,000	00				
Steam service between Halifax and Newfoundland via Cape Breton ports.	8,000	00				
Steam service between Halifax, Malone Bay, Tanook Islands and Le Havre River ports.	1,926	98				
Steam service between Halifax and Spry Bay and ports in Cape Breton.	4,000	00				
Steam service between Halifax, South Cape Breton and Bras d'Or, Lake ports.	3,999	94				
Steam service between Halifax and west coast Cape Breton calling at way ports.	4,000	00				
Steam service between Halifax and Sherbrooke.	1,692	30				
Steam service from the opening to the closing of navigation in 1918 between the mainland and the Magdalen Islands.	18,600	00				
Steam service between Mulgrave and Canso.	6,500	00				
Steam service between Mulgrave and Guysborough calling at intermediate ports.	5,500	00				
Steam service between Newcastle, Neguac and Esquimaux calling at all intermediate points on the Miramichi River and Miramichi Bay.	2,500	00				
Steam service between Pelee Island and the mainland.	8,000	00				
Steam service between Petit de Grat and Intercolonial Railway terminus at Mulgrave.	6,207	58				
Steam service between Pictou and Montague calling at Murray Harbour and Georgetown.	3,580	00				
Steam service from the opening to the closing of navigation in 1918 between Pictou, Mulgrave and Cheticamp.	7,500	00				
Steam service from the opening to the closing of navigation in 1918 between Port Mulgrave, St. Peter's, Irish Cove and Marble Mountain and other ports on the Bras d'Or Lakes.	8,500	00				
Carried forward.	111,331	80	1,191,124	71		

10 GEORGE V, A. 1920

EXPENDITURE, 1918-19—Continued.

Service.	\$ cts.	\$ cts.	\$ cts.
Brought forward	111,331 80	1,191,124 71	
MAIL SUBSIDIES AND STEAMSHIP SUBVENTIONS—Concluded.			
<i>Local Services—Continued.</i>			
Steam service during the year 1918, between Quebec and Harrington, calling at ports and places along the northern shore of the river St. Lawrence between such terminals	27,999 99		
Steam service between Quebec and Gaspé basin, touching at intermediate ports	8,500 00		
Steam service between St. Catherines Bay and Tadoussac	886 67		
Steam service between St. John and Bridgewater	2,500 00		
Steam service between St. John and Digby	20,000 00		
Steam service between St. John, Digby, Annapolis and Granville, viz.: along the west coast of Annapolis Basin	2,000 00		
Steam service between St. John, N.B. and ports on the Bay of Fundy and Minas Basin, and Margaretsville, N.S.	2,249 94		
Steam service between St. John, N.B. and St. Andrews, N.B., calling at intermediate points	4,000 00		
Steam service or services between St. John, Westport and Yarmouth and other way ports	10,000 00		
Steam service during the season of 1918, between Sydney and Bay St. Lawrence, calling at way ports	6,000 00		
Steam service during the season of 1918, between Sydney and Whycomagh	3,000 00		
Expenses in connection with the supervision of subsidized Steamship services	2,256 86		
		200,725 26	
NAVAL SERVICE.			1,391,849 97
Naval Service—To provide for the maintenance and upkeep of ships, Naval College, dockyards at Halifax and Esquimalt and Royal Naval Canadian Volunteer Reserve	228,728 08		
Fishing Rights at Fighting Island Depot River—Exchequer Court award	4,618 29		
Fisheries Protection Service—To provide for the repairs and maintenance of Fisheries Protection Steamers	76,671 66		
Hydrographic Survey	87,608 62		
Radiotelegraph Service—To provide for the building and maintenance of wireless stations	221,488 91		
Tidal Service—To provide for the maintenance of tidal stations and surveying steamers	18,223 02		
Patrol of the Northern waters of Canada	65,000 00		
Life-Saving Stations—Including rewards for saving life	89,843 61		
			792,182 19
OCEAN AND RIVER SERVICE.			
Maintenance and repairs to Dominion steamers and ice-breakers	1,193,370 89		
Examiners of masters and mates	12,921 26		
Investigations into wrecks	8,947 97		
Expenses of schools of navigation	5,120 62		
Registration of shipping	3,018 31		
Removal of obstructions in navigable water	93 50		
Inspection of live stock shipments	2,319 72		
To continue subsidy for wrecking plants—Quebec, Maritime Provinces and British Columbia	35,000 00		
Unforeseen expenses	1,401 09		
Amount required for two steamers for buoy service in Maritime Provinces	102,655 93		
Gratuity to J. T. Rowan for services rendered the Royal Commission	350 00		
			1,365,199 29

SESSIONAL PAPER No. 2

EXPENDITURE, 1918-19—Continued.

Service.	\$	cts.	\$	cts.	\$	cts.
LIGHTHOUSE AND COAST SERVICE.						
Agencies, rents and contingencies.....	171,270	21				
Salaries and allowances to light-keepers.....	519,102	53				
Maintenance and repairs to lighthouses.....	668,050	16				
Construction of lighthouses and aids to navigation, including apparatus, submarine signals, and providing suitable boats for carrying on construction work.....	349,290	65				
Signal service.....	54,235	90				
Administration of pilotage and maintenance and repairs to steamer "Eureka".....	91,076	75				
Maintenance and repairs to wharfs.....	7,687	50				
To provide for breaking ice in Thunder Bay and Lake Superior and other points deemed advisable for the good of navigation.....	39,514	64				
Amount required to pay pension of \$300 per annum to following retired pilots: Ls. R. Demers, Jos. Lapointe, Nestor Lachance, Paul Gobeil, Barthel-mi Lachance, Alphonse Asselin, Chas. Normand, Nap. Rioux, Elzear Desrosiers, Hubert Raymond, Arbee Bernier, Laurent Godbout, Adelme Pouliot, Edmond Larochelle, L. E. Morin, A. T. Simard, J. Plante, V. Vézina, J. G. Dupil, Raymond Baquet, Alfred Larochelle, Elzear Godbout, Theophile Corriveau, Alphonse Pouliot, Emilio Couillard, Trefflé Delisle, David Dumas, Alfred Goudreau, Onesime Noel, F. X. Desmeules, Adjutor Baillargeon, Joseph Pouliot, Arthur Baillargeon, John A. Irvine and Camill-Bernier.....	10,618	55				
Allowance to harbour master at Amherstburg for supervision of lights and buoys in St. Claire river, Detroit river, Lake Erie and other services during the season of navigation.....	400	00				
					1,911,246	89
SCIENTIFIC INSTITUTIONS.						
Expenses connected with the Dominion Astronomical Observatory at Ottawa.....	18,935	34				
Expenses connected with the Dominion Astrophysical Observatory at Victoria, B.C.....	7,321	58				
Geodetic Survey of Canada, investigations, triangulation, precise levelling, topographic and field astronomic work, etc.....	111,700	94				
Expenses connected with the survey and demarcation of International Boundaries, including \$1,000 to J. J. McArthur as International Boundary Commissioner.....	49,429	73				
Meteorological Service, including Magnetic Observatory grant of \$500 each to Kingston and Montreal Observatories, also allowance to L. F. Gorman, observer at Ottawa.....	188,187	74				
					375,575	3
MARINE HOSPITALS.						
Marine hospitals, including grants to institutions assisting sailors.....	73,291	17				
Shipwrecked and distressed seamen.....	1,000	19				
					74,291	36
Steamboat inspection.....					72,873	53

10 GEORGE V, A. 1920

EXPENDITURE, 1918-19—Continued.

Service.	\$	cts.	\$	cts.	\$	cts.
FISHERIES.						
Salaries and disbursements of Fishery Officers and guardians, including the expense of the Advisory Board, Fisheries Patrol Service and Oyster Culture.....	466,867	88				
Building fishways and clearing rivers	5,728	16				
Legal and incidental expenses.....	1,357	08				
To assist in the establishment, maintenance and inspection of cold storage for bait, the conservation and development of deep sea fisheries and of the demand for fish, and to provide for better transportation facilities for fish.....	107,957	85				
To provide for the maintenance of a Fisheries Intelligence Bureau	2,090	44				
To provide for a Fisheries Exhibit at the Canadian Exhibition at Toronto.....	4,295	25				
Salaries and maintenance of fish breeding establishments....	241,211	61				
To provide for the inspection of pickled fish	11,966	39				
Marine Biological Board of Canada.....	26,000	00				
Fishing Bounty	159,675	25				
					1,027,149	91
SUBSIDIES TO PROVINCES.						
Ontario.....	2,396,378	88				
Quebec.....	1,969,630	28				
Nova Scotia.....	636,686	86				
New Brunswick.....	637,976	16				
Manitoba.....	1,447,335	36				
British Columbia.....	623,135	06				
Prince Edward Island.....	381,931	88				
Alberta.....	1,554,105	00				
Saskatchewan.....	1,680,077	00				
					11,327,236	48
MINES AND GEOLOGICAL SURVEY.						
Mines Branch	181,172	77				
Dominion of Canada Assay Office.....	23,772	77				
Geological Survey Branch.....	187,072	71				
					392,018	25
LABOUR.						
Conciliation and Labour Act, including publication, printing, binding and distribution of the <i>Labour Gazette</i> , and allowance to correspondents, and for clerical assistance in preparing tables of statistics.....	38,234	75				
Industrial Disputes Investigation Act.....	40,034	28				
Fair Wages and Inspection Officers.....	13,388	89				
Administration Employment Offices Co-ordination Act.....	21,602	30				
Employment Offices Co-ordination Act.....	50,000	00				
					166,260	22
INDIANS.						
Annuities.....	184,471	00				
Ontario and Quebec.....	81,653	68				
Nova Scotia.....	24,298	45				
New Brunswick.....	18,282	83				
Prince Edward Island.....	3,217	39				
Manitoba, Saskatchewan, Alberta and Northwest Territories.....	535,899	26				
British Columbia.....	175,111	37				
Yukon.....	14,703	90				
Indian education.....	735,501	90				
General.....	197,999	38				
					1,971,172	16
Royal Northwest Mounted Police.....					719,142	73
Government of the Northwest Territories					4,962	60
Government of the Yukon Territory					183,243	08

SESSIONAL PAPER No. 2

EXPENDITURE, 1918-19—Continued.

Service.	\$	cts.	\$	cts.	\$	cts.
DOMINION LANDS AND PARKS.						
Salaries of the Outside Service.....	392,431	70				
Contingencies, advertising, etc.....	191,902	99				
Surveys, examination of survey returns, printing of plans, etc.	405,171	74				
Fees of Board of Examiners, Dominion Land Surveyors....	1,577	85				
To assist in publishing the transactions of the Association of Dominion Land Surveyors.....	125	00				
Grant to the Canadian Forestry Association.....	3,000	00				
Protection of timber and inspection and management of Forest Reserves.....	612,121	62				
To pay expenses connected with water power investigations.	122,073	11				
For surveys and works under the Irrigation Act.....	165,795	91				
Grant to Cypress Hill's Water Users Association.....	250	00				
Grant to Western Canada Irrigation Association.....	500	00				
Canadian National Parks.....	296,291	50				
Engraving, lithographing, printing and preparation of maps.	39,420	95				
Northwest Game Act and Migratory Bird Act.....	12,273	91				
Costs of litigation and legal expenses.....	3,601	30				
Ordinance lands, salaries and expenses.....	458	97				
Grant to Alpine Club of Canada.....	1,000	00				
					2,247,996	55
SOLDIERS' LAND SETTLEMENT.						
Salaries of Board of Commissioners.....	16,199	01				
Cost of administering the Soldiers' Settlement Act, 1917, including clerical assistance.....	191,359	93				
					207,558	94
MISCELLANEOUS.						
Grant to the Canadian Handicraft Guild.....	2,000	00				
Grant to assist the Canadian Association for the prevention of tuberculosis.....	10,000	00				
Grant to assist the Canadian Branch of the St. John Ambu- lance Association.....	5,000	00				
To provide for the expenses of the Conservation Commission.	83,994	28				
Compassionate allowance to the widow of the late J. E. Hunter accidentally drowned while on canal patrol duty.....	2,000	00				
Compassionate allowance to parents of the late W. J. Gray..	1,500	00				
Salaries and expenses of the Paris agency.....	28,501	11				
To pay Consular offices abroad for services.....	13	41				
Allowance to Mr. W. J. Stewart, Chief Hydrographer, for services performed under Order in Council of the 19th October, 1912, in relation to questions under considera- tion by the International Joint Commission during the year 1918-19....	1,000	00				
Amount required to meet expenses of the Technical Board appointed to consider questions relating to the level of the Lake of the Woods.....	4,171	35				
Contribution to aid in carrying on the work of the Astrono- mical Society.....	2,000	00				
Canadian Associated Press.....	8,000	00				
Canadian Press Limited—Towards expenses of a National News Service.....	50,000	00				
Grant in aid of the Canadian General Council of the Boy Scouts' Association.....	5,000	00				
Grant to the Canadian Mining Institute.....	2,000	00				
Contribution to McGill University towards the maintenance of a Regional Bureau for Canada, for the International Catalogue of Scientific Literature.....	2,000	00				
Grant to the National Battlefield Commission.....	35,950	00				
Ottawa Improvement Commission.....	100,000	00				
Grant to the City of Ottawa for fire protection.....	15,000	00				
Royal Mint.....	110,000	00				
Grant to the Royal Society of Canada.....	4,000	00				
Carried forward.....	473,130	15				

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EXPENDITURE, 1918-19—*Continued.*

Service.	§	cts.	§	cts.	§	cts.
Brought forward.....			473,130	15		
MISCELLANEOUS—Concluded.						
To provide for the administration of the Business Profits War Tax, 1916, and the Income War Tax Act, 1917; appointments for the purpose may be made without reference to the provisions of the Civil Service Act....			495,797	38		
Halifax Relief			5,000,000	00		
Royal Academy of Arts			2,500	00		
Grant to the Victorian Order of Nurses			5,000	00		
Provisional allowance for Outside Service			3,002,329	42		
Special allowance to the Chief Justice of the Supreme Court of Canada, to cover travelling and other expenses in connection with his services while acting as Deputy to His Excellency the Governor General			4,973	12		
Annual contribution to the Canadian Law Library, London, England			258	40		
Expenses of litigated matter connected with the Department of Justice.....			759	79		
To assist in suppression of the White Slave Traffic			809	00		
To provide for the salary of a Private Secretary, S. Lelièvre, to the Speaker of the Senate.....			600	00		
Canada Gazette.....			36,999	92		
Distribution of Parliamentary documents and other Government Publications			52,997	18		
Miscellaneous Printing			99,999	41		
Printing Bureau—Plant, repairs and renewals			8,936	20		
Printing Bureau—Plant, new.....			8,712	64		
Public Archives, including an amount of \$5,046.19 to pay Printing Bureau for printing Public Documents authorized under vote No. 314, 1916-17 and for printing Pioneer Legislation.....			63,167	42		
Cost of proceedings before the International Joint Commission			34,109	67		
Expenses under the Canada Temperance Act.....			1,960	67		
Expenses under the Naturalization Acts.....			4,412	84		
Contribution towards publication of International Catalogue of Scientific Literature.....			579	13		
For supply of Canadian publications to Library of High Commissioner's Office.....			621	77		
To provide for the purchase of 650 copies of the Parliamentary Guide.....			1,950	00		
Marine Department—Amount required to pay compassionate allowances to the widows, or fathers, or mothers or dependents of the Captain and members of the crew of the C. G. S. Simco, who lost their lives when that vessel foundered in the Gulf of St. Lawrence, 7th December, 1917.....			61,500	00		
Unforeseen expenses.....			29,544	92		
Expenses in connection with the funeral of Sir Wilfrid Laurier			9,124	28		
Gratuities			94,510	63		
Expenses in connection with the visit of Prince Fushimi of Japan			16,374	01		
To pay claims for clothing lost by the fire in Parliamentary Building.....			4,284	50		
					9,515,933	45
CUSTOMS.						
Salaries and contingencies			3,644,635	66		
Inspectors, preventive service and Board of Customs			402,390	34		
Miscellaneous.....			168,601	31		
Revenue cruisers.....			58,086	53		
Secret, Preventive Service (Justice).....			1,079	05		
					4,274,792	89

SESSIONAL PAPER No. 2

EXPENDITURE, 1918-19—Continued.

Service.	§	cts.	§	cts.	§	cts.
EXCISE.						
Salaries of Officers and Inspectors of Excise			475,936	44		
Contingencies			99,871	34		
For extra duty pay at large distilleries and other factories.....			9,890	47		
Preventive Service—Salaries and contingencies			169,102	86		
Duty paid to officers serving longer hours at other than special survey			1,250	26		
War Tax—Salaries and contingencies			53,294	92		
Stamps for imported and Canadian tobacco			97,485	55		
To pay Collectors of Customs for duty collected by them			1,141	51		
Provisional allowance to officers in Manitoba and West			8,115	32		
Methylated spirits.....			295,400	14		
					1,151,488	81
WEIGHTS AND MEASURES, GAS AND ELECTRIC LIGHT.						
<i>Weights and Measures.</i>						
Salaries	120,145	27				
Contingencies	78,496	38				
Provisional allowance	5,917	74				
International Bureau of Weights and Measures.....	233	25				
			203,892	64		
<i>Gas and Electric Light.</i>						
Salaries	69,489	24				
Contingencies	35,383	78				
Provisional allowance	2,207	20				
International Electro-Technical Commission	320	35				
			107,400	57		
					311,293	21
ADULTERATION OF FOODS.						
Adulteration of foods and administration of the Act			43,366	40		
Proprietary of patent medicines.....			1,254	95		
					44,621	35
POST OFFICE.						
Salaries and allowances.....			9,742,905	06		
Mail services			8,533,413	51		
Miscellaneous			807,858	11		
Yukon Territory			179,581	43		
					19,273,758	11
TRADE AND COMMERCE.						
Canada Grain Act—Salaries, rents and contingencies.....	937,521	33				
Trade Commissioners and Commercial Agents.....	148,574	14				
Terminal elevators, construction, acquisition, etc	11,562	71				
Canada Year Book	12,058	13				
Census and Statistics	74,754	91				
Dominion Royal Commission	191	31				
Gold and Silver Marking Act	3,506	80				
West India Cable.....	38,933	33				
Development and extension of Canadian Trade	39,524	59				
Bureau of Industrial and Scientific Research	61,130	00				
Bounties—Expenses in connection with the administration of the Act.....	2,691	56				
			1,330,448	81		
Culling timber.....			4,625	06		
Inspection of staples.....			2,352	99		
<i>Bounties.</i>						
Crude petroleum	162,187	24				
Lead.....	51	92				
Zinc.....	108,563	32				
			270,802	48		
Total Trade and Commerce					1,608,229	34

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EXPENDITURE, 1918-19—*Concluded.*

Service.	\$	cts.	\$	cts.	\$	cts.
RAILWAY SUBSIDIES.						
Canadian Northern Alberta Railway			25,896	00		
Canadian Northern Ontario Railway.....			17,909	32		
					43,805	32
War.....					146,519,439	48

CANADIAN GOVERNMENT RAILWAYS.

STATEMENT of Revenue and Working Expenses for the Fiscal Year ended
March 31, 1919.

	From April 1, 1918 to April 1, 1919.	
REVENUE.		
Passenger traffic.....	\$ 8,280,611 46	
Freight traffic	27,201,205 07	
Mails	423,518 86	
Express.....	816,840 50	
Miscellaneous.....	181,579 86	
Transportation water line.....	1,206,244 12	
Hire of Equipment—Income	64,818 92	
	38,174,818 79	
LESS—Hire of Equipment, Rental, Taxes	269,020 91	
		37,905,797 88
WORKING EXPENSES.		
Maintenance Way and Structures	10,177,188 59	
Maintenance of Equipment	7,861,706 77	
Traffic expenses	514,046 59	
Transportation—Rail Line.....	22,571,545 39	
Transportation—Water Line.....	549,870 76	
Miscellaneous Operations	642,370 96	
General.....	686,402 74	
Rental of Leased Roads—		
Lake Superior Branch.....	600,000 00	
Vale Railway	1,200 00	
International Railway.....	90,000 00	
New Brunswick and Prince Edward Island Ry.....	2,604 22	
		43,696,936 02
Difference between Receipts and Working Expenses.....		5,791,138 14

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CANADIAN GOVERNMENT RAILWAYS.

STATEMENT of Open Accounts on March 31, 1919.

Details.	DR.		CR.	
	\$	cts.	\$	cts.
To Cash.....		02		
Individuals' and Companies' ledger.....	3,873,226	89		
Auditor's suspense account.....	143,893	38		
Rents ledger.....	5,544	10		
Cash in transit.....	44,359	52		
Loss and damage, freight suspense.....	39,050	60		
Unclaimed freight.....	4,468	13		
Moncton restaurant.....	592	10		
Newcastle restaurant.....	658	79		
Rail loan account.....	95,533	53		
Station agents.....	893,961	51		
Unclaimed wages.....	5,453	06		
Traffic ledger.....	2,676,509	66		
Car service ledger.....	56,257	00		
Road and equipment suspense, International Ry.....	2,666	67		
Commissary stock, St. John.....	1,570	97		
Commissary stock.....	107,258	64		
Advances.....	229,874	62		
Equipment suspense—Fredericton.....	5,181	54		
Victory Loan suspense, 1917.....	933	78		
Capital suspense—St. John and Quebec Ry.....	8,461	54		
Capital suspense—Vale Railway.....	31,994	26		
Branch lines aid suspense.....	133,233	37		
Commissary stock—Sackville.....	2,232	21		
Second Victory Loan suspense.....	96,421	92		
War Savings and Thrift Stamps.....	35,142	88		
Commissary stock S.S. "P.E. Island".....	514	20		
Freight in transit.....	3,859	77		
Insurance account suspense.....	26,787	78		
By Equipment renewals.....			957,658	81
Fire renewal account.....			165,481	39
Rail renewal account.....			342,083	04
By road and equipment suspense—Stores, International Railway.....			23,098	95
Road and equipment suspense—Overseas rails.....			899,761	80
Capital suspense, Elgin and Havelock Ry.....			792	46
Capital suspense, St. Martins Ry.....			1,736	96
Capital suspense, York and Carleton Ry.....			165	18
Capital suspense, Moncton and Buctouche Ry.....			5,713	40
Capital suspense, Salisbury and Albert Ry.....			2,609	90
Individuals' and Companies' ledger.....			7,879	44
Balance ..			6,119,054	11
	8,526,035	44	8,526,035	44
Balance Open Accounts, Moncton.....	6,119,054	11		
Balance Open Accounts, Ottawa.....	6,118,115	41		
Difference to be adjusted.....		938 70		

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ST JOHN AND QUEBEC RAILWAY.

STATEMENT of Revenue and Working Expenses for the year ended
March 31, 1919.

	From April 1, 1918 to April 1, 1919.	
REVENUE.	\$ cts.	\$ cts.
Passenger Traffic.....	32,270 14	
Freight Traffic.....	101,987 94	
Mail and Express.....	3,407 11	
Miscellaneous.....	1,520 02	
	139,185 21	
LESS—Hire of Equipment, etc.....	77,432 25	61,752 36
WORKING EXPENSES.		
Maintenance way and structures.....	80,555 26	
Maintenance of equipment.....	8,787 92	
Traffic expenses.....	4,043 47	
Transportation railline.....	95,572 19	
General expenses.....	3,731 21	192,690 05
Difference between receipts and working expenses.....		130,937 09

ST. JOHN AND QUEBEC RAILWAY.

STATEMENT OF OPEN ACCOUNTS ON MARCH 31, 1919.

Details.	DR.	CR.
	\$ cts.	\$ cts.
To Individuals' and Companies' Ledger.....	3,533 65	
Cash in transit.....	42 28	
Auditors Suspense.....	990 55	
Station Agents.....	1,390 70	
Rents Ledger.....	222 90	
Traffic Ledger.....	188 91	
Capital Suspense.....	117 10	
Freight in transit.....	9 16	
By Balance.....		6,495 19
	6,495 19	6,495 19

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INDIAN TRUST FUND.

SHOWING transaction in connection with the Fund during the year ended
March 31, 1919.

Service.	Debit.	Credit.
	\$ cts.	\$ cts.
Balance, March 31, 1918.....		8,665,137 35
Collection on land sales, timber and stone dues, rents, fines and fees.....		1,122,254 09
Interest for year ending March 31, 1918.....		444,155 30
Legislative grants to supplement the Funds.....		3,000 00
Outstanding cheques 1916-17.....		168 60
Credit Transfers during the year.....		85 55
Debit Transfers during the year.....	7,473 65	
Expenditure during the year.....	988,540 57	
Balance, March 31, 1919.....	9,238,786 67	
	10,234,800 89	10,234,800 89

10 GEORGE V, A. 1920

No. 1.—PROVINCE OF ONTARIO—Debt Account, 47 Vic., Cap. 4.

Date.	—	DR.	CR.
1919.		\$ cts.	\$ cts.
March 31.	By balance as per Public Accounts of 1919		2,848,289 52

No. 2.—PROVINCE OF QUEBEC—Debt Account.

Date.	—	DR.	CR.
1919.		\$ cts.	\$ cts.
March 31.	To balance as per Public Accounts of 1919.....	1,473,609 63	

No. 3.—PROVINCE OF QUEBEC—Debt Account, 47 Vic., Cap. 4.

Date.	—	DR.	CR.
1919.		\$ cts.	\$ cts.
March 31.	By balance as per Public Accounts of 1919.....		2,549,213 61

No. 4.—PROVINCE OF NOVA SCOTIA—Debt Account.

Date.	—	DR.	CR.
1919.		\$ cts.	\$ cts.
March 31.	By balance as per Public Accounts of 1919.....		1,055,924 25

No. 5.—PROVINCE OF NOVA SCOTIA—Debt Suspense Account.

Date.	—	DR.	CR.
1919.		\$ cts.	\$ cts.
March 31.	To balance as per Public Accounts of 1919	40,315 94	

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No. 6.—PROVINCE OF NEW BRUNSWICK—Debt Account.

Date.	—	Dr.	Cr.
1919.		\$ cts	\$ cts
March 31.	By balance as per Public Accounts of 1919.....		529,299 39

No. 7.—PROVINCE OF PRINCE EDWARD ISLAND—Debt Account.

Date.	—	Dr.	Cr.
1919.		\$ cts	\$ cts.
March 31.	By balance as per Public Accounts of 1919.....		775,791 83

No. 8.—PROVINCE OF PRINCE EDWARD ISLAND—Land Account.

Date.	—	Dr.	Cr.
1919.		\$ cts	\$ cts.
March 31.	To balance as per Public Accounts of 1919.....	782,402 33	

No. 9.—PROVINCE OF BRITISH COLUMBIA—Debt Account.

Date.	—	Dr.	Cr.
1919.		\$ cts	\$ cts.
March 31.	By balance as per Public Accounts of 1919.....		583,021 40

No. 10.—PROVINCE OF MANITOBA—Debt Account.

Date.	—	Dr.	Cr.
1919.		\$ cts	\$ cts.
March 31.	By balance as per Public Accounts of 1919.....		3,578,941 20

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No. 11.—PROVINCE OF ONTARIO—Subsidy Account.

Date.	—	Dr.	Cr.
		\$ cts.	\$ cts.
1918.			
July 1....	By $\frac{1}{2}$ year's subsidy on population of 2,523,274 (Census 1911)— 2,500,000 at 80 cents per head per annum..... \$1,000,000 00 23,274 at 60 cents per head per annum..... 6,982 20		
	By $\frac{1}{2}$ year's allowance under 47 Vic., cap. 4.....		1,006,982 20
	$\frac{1}{2}$ year's allowance under B.N.A. Act, 1907.....		71,207 24
"	To Cash.....	1,198,189 44	120,000 00
1919.			
Jan. 1....	By $\frac{1}{2}$ year's subsidy and allowances as above.....		1,198,189 44
" 2....	To Cash.....	1,198,189 44	
		2,396,378 88	2,396,378 88

No. 12.—PROVINCE OF QUEBEC—Subsidy Account.

Date.	—	Dr.	Cr.
		\$ cts.	\$ cts.
1918.			
July 1....	By $\frac{1}{2}$ year's subsidy on population of 2,002,712 at 80 cents per head per annum (Census 1911).....		801,084 80
	By $\frac{1}{2}$ year's allowance under 47 Vic., cap. 4.....		63,730 34
	$\frac{1}{2}$ year's allowance under B.N.A. Act, 1907.....		120,000 00
" 2....	To Cash.....	984,815 14	
1919.			
Jan. 1....	By $\frac{1}{2}$ year's subsidy allowances as above.....		984,815 14
" 2....	To Cash.....	984,815 14	
		1,969,630 28	1,969,630 28

No. 13.—PROVINCE OF NOVA SCOTIA—Subsidy Account.

Date.	—	Dr.	Cr.
		\$ cts.	\$ cts.
1918.			
July 1....	By $\frac{1}{2}$ year's subsidy on population of 492,338 at 80 cents per head per annum (Census 1911).....		196,935 20
	By $\frac{1}{2}$ year's allowance under B.N.A. Act, 1907.....		95,000 00
	$\frac{1}{2}$ year's interest on debt allowance of \$1,055,929 12.....		26,398 23
" 2....	To Cash.....	318,333 43	
1919.			
Jan. 1....	By $\frac{1}{2}$ year's subsidy and allowance as above.....		318,333 43
" 2....	To Cash.....	318,333 43	
		636,666 86	636,666 86

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No. 14.—PROVINCE OF NEW BRUNSWICK—Subsidy Account.

Date.		Dr.	Cr.
1918.		\$ cts.	\$ cts.
July 1....	By $\frac{1}{2}$ year's subsidy on population of 351,889 at 80 cents per head per annum (Census 1911).....		140,755 60
	By $\frac{1}{2}$ year's allowance under B.N.A. Act, 1907.....		90,000 00
	By $\frac{1}{2}$ year's allowance in lieu of export duty on lumber.....		75,000 00
	By $\frac{1}{2}$ year's interest on \$529,299.39 debt allowance.....		13,232 48
" 2....	To cash.....	318,988 08	
1919.			
Jan. 1....	By $\frac{1}{2}$ year's subsidy and allowance as above.....		318,988 08
" 2....	To cash.....	318,988 08	
		637,976 16	637,976 16

No. 15.—PROVINCE OF MANITOBA—Subsidy Account

Date.		Dr.	Cr.
1918.		\$ cts.	\$ cts.
July 1...	By $\frac{1}{2}$ year's subsidy on population of 553,860 at 80 cents per head as on June 1, 1916.....		221,544 00
" 1..	By $\frac{1}{2}$ year's allowance under B.N.A. Act, 1907.....		95,000 00
" 1..	By $\frac{1}{2}$ year's allowance as authorized by section 5, subsection 1 of "The Manitoba Boundaries Act, 1912"— In lieu of Public Lands on population between 400,000 and 800,000 ($\frac{1}{2}$ of \$562,500)..... \$281,250 00 Less $\frac{1}{2}$ year's Swamp Lands deduction of 5% per annum on \$2,769,856.66 ... 869,246 41 Less $\frac{1}{2}$ year's University Lands deduction of 5% interest per annum on \$300,000..... 7,500 00 76,746 41		204,503 59
	By $\frac{1}{2}$ year's grant of 5% per annum interest on \$7,631,683.85 in lieu of debt as authorized by section 4 of "The Manitoba Boundaries Act, 1912".....		190,792 09
July 2...	To cash.....	711,839 68	
1919.			
Jan. 1..	By $\frac{1}{2}$ year's grant for its local purpose and support of its Government at the rate of 80 cents per head per annum on an estimated population of 613,000 (Jan. 1, 1918).....		245,200 00
	By $\frac{1}{2}$ year's grant as authorized by S. 1, s.s. (1) B.N.A., Act, Oct., 1907.....		95,000 00
	By $\frac{1}{2}$ year's allowance as authorized by 2 Geo. 5, Cap. 32, Sec. 5, s.s. 1, less deductions as above.....		204,503 59
	By $\frac{1}{2}$ year's grant as authorized by 2 Geo. 5, Cap. 32, Sec. 4.....		190,792 09
	To cash.....	735,495 68	
		1,447,335 36	1,447,335 36

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No. 16.—PROVINCE OF BRITISH COLUMBIA—Subsidy Account.

Date.	—	Dr.	Cr.
1918.		\$ cts.	\$ cts.
July 1...	By $\frac{1}{2}$ year's subsidy on population of 392,480 at 80 cents per head per annum (Census 1911)		156,992 00
	By $\frac{1}{2}$ year's allowance under B.N.A. Act, 1907		90,000 00
	By $\frac{1}{2}$ year's allowance in lieu of lands as authorized by O.C. Windsor, 16th May, 1871		50,000 00
	By $\frac{1}{2}$ year's interest on debt allowance of 5 per cent per annum on \$583,021.40		14,575 53
July 2....	To cash	311,567 53	
1919.			
Jan. 1...	By $\frac{1}{2}$ year's subsidy and allowance as above		311,567 53
" 2...	To cash	311,567 53	
		623,135 06	623,135 06

No. 17.—PROVINCE OF PRINCE EDWARD ISLAND—Subsidy Account.

Date.	—	Dr.	Cr.
1918.		\$ cts.	\$ cts.
July 1....	By $\frac{1}{2}$ year's subsidy on population of 109,078 at 80 cents per head per annum (Census 1891)		43,631 20
	By $\frac{1}{2}$ year allowance under B.N.A. Act, 1907		50,000 00
	By $\frac{1}{2}$ year allowance in lieu of lands		22,500 00
	By $\frac{1}{2}$ year's additional subsidy allowance under 50-51 Vic., c. 8,		10,000 00
	By $\frac{1}{2}$ year's further allowance in settlement of steamship service claim under 1 Edward 7, cap. 2, section 1		15,000 00
July 2....	By $\frac{1}{2}$ year's interest on debt of 5% per annum on \$775,791.83		19,394 79
	To $\frac{1}{2}$ year's deduction on Land Account balance being 5% per annum on \$781,402.33 as authorized by O.C. Windsor, 26th June, 1873	19,569 05	
	To Prince Edward Island Railway for interest on the cost and maintenance of the Hillsboro River bridge as authorized by 63-64 Vic., cap. 7	4,875 00	
	By $\frac{1}{2}$ year's grant as authorized by 2 Geo. 5, cap. 42, sec. 2		50,000 00
	To cash	186,090 94	
1919.			
Jan. 1..	By $\frac{1}{2}$ year's subsidies and allowances as above		210,525 99
	To deductions as above	24,435 05	
" 2..	To cash	186,090 94	
		421,051 98	421,051 98

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No. 18.—PROVINCE OF SASKATCHEWAN—Subsidy Account.

Date.	—	Dr.	Cr.
1918.		\$ cts.	\$ cts.
July 1....	By $\frac{1}{2}$ year's subsidy on population of 647,835 at 80 cents per head per annum (quinquennial census, June 1, 1916)....		259,134 00
	By $\frac{1}{2}$ year's allowance under B. N. A. Act, 1907		95,000 00
	Less—Overpayment of subsidies due July 1, 1916, and Jan. 1, 1917—These payments were made on an estimated population of 691,000 and the quinquennial census taken June 1, 1916, gives the population as 647,835.	34,532 00	
	To cash	319,602 00	
Sept. 1....	By $\frac{1}{2}$ year's interest on debt allowance of 5% per annum on \$8,107,500		202,687 50
	By $\frac{1}{2}$ year's allowance in lieu of Public Lands, population between 400,000 and 800,000 as authorized by 4-5 Edward 7, cap. 42 (1905) sec. 20		281,250 00
	To cash	483,937 50	
1919.			
Jan. 1....	By $\frac{1}{2}$ year's subsidy on population of 744,000 at 80 cents per head per annum. (Estimated population Jan. 1, 1918).		297,600 00
	By $\frac{1}{2}$ year's allowance as above		95,000 00
	To cash	392,600 00	
March 1....	By $\frac{1}{2}$ year's allowance as above		483,937 50
	To cash	483,937 50	
		1,714,609 00	1,714,609 00

No. 19.—PROVINCE OF ALBERTA.—Subsidy Account.

Date.	—	Dr.	Cr.
1918.		\$ cts.	\$ cts.
July 1....	By $\frac{1}{2}$ year's subsidy on population of 496,525 at 80 cents per head per annum (quinquennial census June 1, 1916)....		198,610 00
	By $\frac{1}{2}$ year's allowance under B.N.A. Act, 1907		95,000 00
" 2....	To Cash	293,610 00	
Sept. 1....	By $\frac{1}{2}$ year's interest on debt allowance of 5% per annum on \$8,107,500		202,687 50
	By $\frac{1}{2}$ year's allowance in lieu of public lands (census 1911) population over 400,000		281,250 00
	To Cash	483,937 50	
1919.			
Jan. 1....	By $\frac{1}{2}$ year's subsidy on population of 579,000 at 80 cents per head per annum. (Estimated population Jan. 1, 1918)....		231,600 00
	By $\frac{1}{2}$ year's allowance as above		95,000 00
	Less—Overpayment of subsidies due July 1st, 1916, and Jan. 1st, 1917. These payments were made on an estimated population of 539,000, and the quinquennial census taken June 1st, 1916, gives the population as 496,525.	33,980 00	
	To Cash	292,620 00	
March 1....	By $\frac{1}{2}$ year's allowance as above		483,937 50
	To Cash	483,937 50	
		1,588,085 00	1,588,085 00

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SUBSIDY ALLOWANCES from July 1, 1867 to close of Fiscal Year ended
March 31, 1919.

Province.	Allowances for Government.	Allowances per head of Population.	Special Grants.	Interest on Debt Allowances.	Total.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Ontario.....	6,080,000 00	67,772,057 59	.....	2,749,886 94	76,601,944 53
Quebec.....	5,680,000 00	53,663,942 40	.....	3,284,882 01	62,628,824 41
Nova Scotia.....	4,680,000 00	17,102,742 40	826,986 00	2,391,000 18	25,000,722 58
New Brunswick.....	4,160,000 00	13,132,320 00	7,530,000 00	1,000,660 60	25,822,980 60
British Columbia.....	3,300,000 00	5,686,512 00	5,800,000 00	1,409,634 72	16,195,546 72
Prince Edward Island.....	2,220,000 00	3,916,505 60	2,326,105 94	1,982,212 11	10,444,823 65
Saskatchewan.....	2,331,666 67	5,349,823 60	7,218,750 00	5,675,250 00	20,575,490 27
Alberta.....	2,306,666 67	4,284,356 67	6,750,000 00	5,675,250 00	19,016,273 34
Manitoba.....	3,885,000 00	8,955,559 20	8,328,618 98	7,626,836 95	28,796,015 13
	34,643,333 34	179,863,819 46	38,780,454 92	31,795,013 51	285,082,621 25

CANADA

ESTIMATES

FOR THE

FISCAL YEAR ENDING MARCH 31,

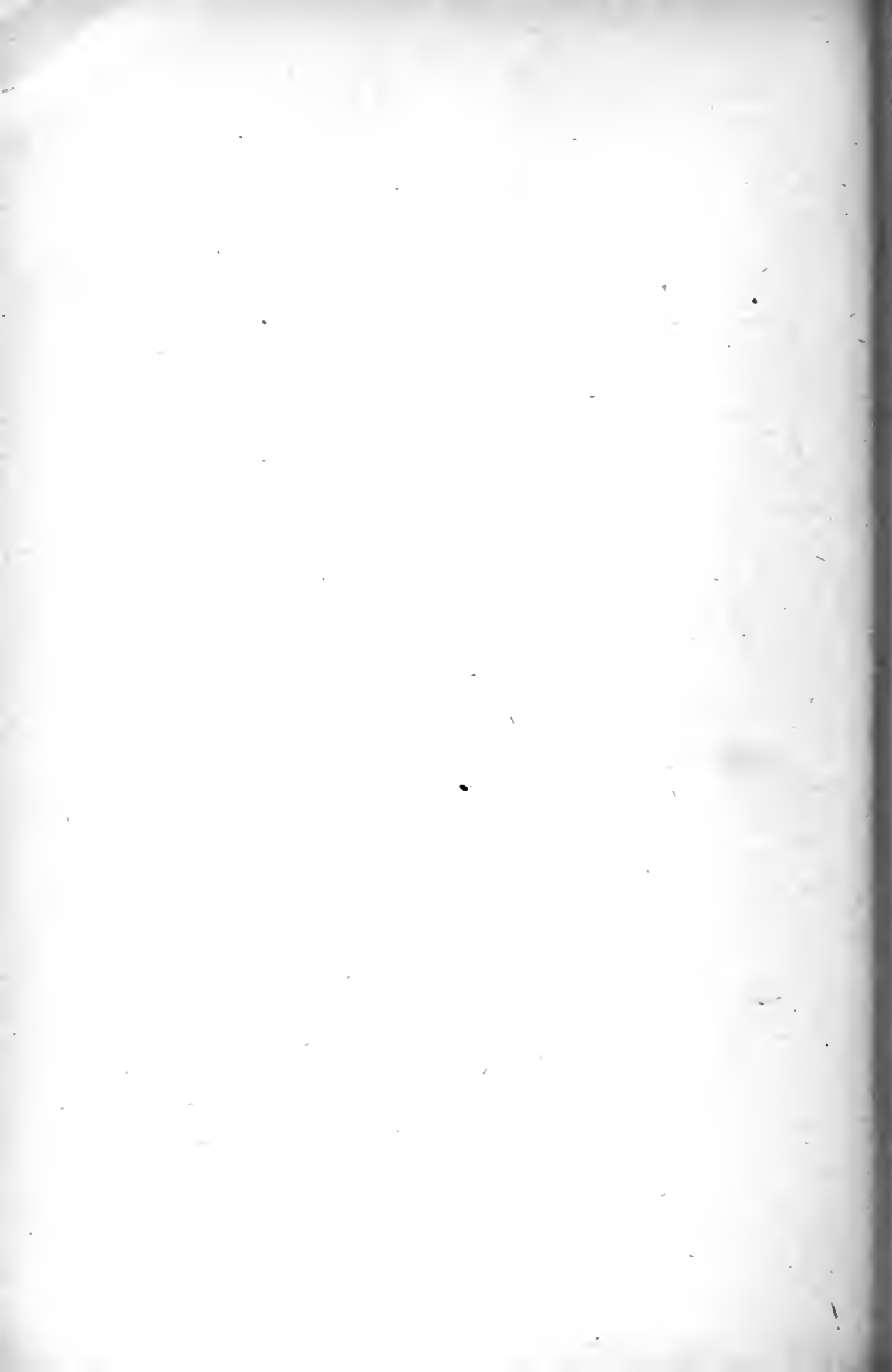
1921

PRINTED BY ORDER OF PARLIAMENT



OTTAWA
J. DE LABROQUERIE TACHÉ
PRINTER TO THE KING'S MOST EXCELLENT MAJESTY
1920

[No. 3—1920.]



ESTIMATES.

FOR THE FISCAL YEAR ENDING MARCH 31, 1921.

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SUMMARY

Of the Estimated Expenditure of the Fiscal Year ending March 31, 1921, together with the sums granted for the Fiscal Year ending March 31, 1920, and a statement showing the Increase and Decrease for each Service.

Number.	Service.	To be voted 1920-21	Authorized by Statute, 1920-21	Total, 1920-21	Total, 1919-20	Compared with Estimates of 1919-20.	
						Increase.	Decrease.
		\$	\$	\$	\$	\$	\$
		cts.	cts.	cts.	cts.	cts.	cts.
I.	Public Debt, including Sinking Funds.		142,281,057 51	142,281,057 51	106,847,443 64	35,433,613 87	
II.	Charges of Management	774,000 00		774,000 00	8,721,850 00	52,150 00	
III.	Civil Government	8,881,940 00	298,066 66	9,180,006 66	8,859,144 91	320,861 75	
IV.	Administration of Justice.	89,833 34	1,038,300 00	1,128,133 34	1,555,588 53	172,544 81	
V.	Penitentiaries.	1,069,600 00		1,069,600 00	966,700 00	102,900 00	
VI.	Legislation	969,750 25	859,500 00	1,829,250 25	2,783,923 17		954,642 92
VII.	Arts and Agriculture	3,903,000 00	1,100,000 00	5,003,000 00	4,748,000 00	255,000 00	
VIII.	Immigration and Colonization.	1,443,190 00		1,443,190 00	1,446,500 00		3,400 00
IX.	Department of Health	727,500 00		727,500 00	640,100 00	87,400 00	
X.	Pensions.	27,051,736 65	438,748 92	27,520,485 57	30,035,038 72		2,534,553 15
XI.	Superannuation.	80,000 00	500,000 00	580,000 00	400,000 00	180,000 00	
XII.	Militia and Defence.	12,498,506 00	21,600 00	12,520,106 00	8,391,152 02	4,128,953 98	
XIII.	Railways and Canals—Income	49,882,574 33	58,500 00	49,941,074 33	36,535,494 16	13,405,580 17	
XIV.	Public Works—Income.	11,129,035 00	243,921 34	11,372,956 34	14,991,313 07		3,618,356 73
XV.	Mail Subsidies and Steamship Subventions	1,294,300 66	121,666 66	1,415,967 32	2,624,187 33		1,208,220 01
XVI.	Naval Service.	1,665,500 00		1,665,500 00	1,935,500 00		290,000 00
XVII.	Ocean and River Service.	1,645,300 00		1,645,300 00	1,815,300 00		170,000 00
XVIII.	Lighthouse and Coast Service.	2,524,375 00		2,524,375 00	2,276,856 50	247,518 50	
XIX.	Scientific Institutions	627,900 00		627,900 00	481,575 00	146,325 00	
XX.	Steamboat Inspection	105,470 00		105,470 00	87,827 77	17,642 23	
XXI.	Fisheries.	1,275,000 00	160,000 00	1,435,000 00	1,315,000 00	120,000 00	
XXII.	Subsidies to Provinces		11,490,860 48	11,490,860 48	11,490,860 48		
XXIII.	Mines and Geological Survey.	637,100 00		637,100 00	785,400 00		148,300 00
XXIV.	Labour.	380,000 00		380,000 00	427,500 00		47,500 00
XXV.	Indians.	2,090,163 00	205,290 00	2,295,453 00	2,295,453 00		
XXVI.	Royal Canadian Mounted Police.	4,674,066 40		4,674,066 40	5,416,488 20		742,421 80
XXVII.	Government of the Northwest Territories.	7,000 00		7,000 00	8,000 00		1,000 00
XXVIII.	Government of the Yukon Territory.	200,000 00		200,000 00	215,500 00		15,500 00
XXIX.	Dominion Lands—Income.	4,546,770 00		4,546,770 00	6,089,245 00		1,542,475 00
XXX.	Soldiers' Land Settlement.	50,017,000 00		50,017,000 00	45,018,000 00	4,999,000 00	
XXXI.	Soldiers' Civil Re-establishment—Outside Service.	34,000,000 00		34,000,000 00	72,368,825 00		38,368,825 00
XXXII.	Miscellaneous.	17,437,468 81	326,000 00	17,763,468 81	40,713,284 50		22,949,815 69

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XXXXVI.	Customs.....	5,150,000 00	140,000 00	5,010,000 00	140,000 00	5,010,000 00	140,000 00
XXXXVII.	Excise.....	1,403,108 25	29,427 00	1,373,681 25	29,427 00	1,373,681 25	29,427 00
XXXXVIII.	Railways & Canals—Collection of Revenue.....	6,904,500 00		7,854,500 00		7,854,500 00	950,000 00
XXXXIX.	Public Works—Collection of Revenue.....	957,700 00		952,550 00		952,550 00	
XL.	Post Office.....	22,423,143 50		19,884,652 12		2,538,491 38	
XLI.	Trade and Commerce.....	1,848,095 33		1,909,752 20		61,656 87	
XLII.	Weights and Measures, Gas and Electricity Inspection.....	408,165 00		417,510 00		9,345 00	
	Total Consolidated Revenue.....	280,752,821 52	159,743,511 57	451,729,786 57		11,233,453 48	
XIII.	Railways and Canals—Capital.....	29,246,695 00		52,297,478 16		23,050,783 16	
XV.	Public Works—Capital.....	6,400,000 00		6,201,800 00	168,200 00	18,080,167 00	
XX.	Public Works—Capital—Marine Department.....	22,543,000 00		40,623,167 00			
	Total Capital.....	58,189,695 00		99,122,445 16		40,932,750 16	
XLIII.	Total Consolidated Revenue and Capital.....	338,942,516 52	159,743,511 57	550,852,231 73		52,166,203 64	
	Demobilization.....	38,463,400 00		350,000,000 00		311,536,600 00	
	Grand Total.....	377,405,916 52	159,743,511 57	900,852,231 73		363,702,803 64	
	Redemption of Debt.....		74,058,400 00				

I—INTEREST ON PUBLIC DEBT.

Details.	1920-21.	1919-20.	Compared with Estimates for 1919-20.	
			Increase.	Decrease.
INTEREST ON PUBLIC DEBT.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Funded Debt payable in London.....	12,237,780 10	12,738,439 61		500,659 51
Funded Debt payable in Canada.....	110,933,705 42	74,155,317 54	36,778,387 88	
Funded Debt payable in Canada and New- York.....	7,918,650 00	7,543,500 00	375,150 00	
Other Liabilities.....	3,909,864 48	3,330,368 79	579,495 69	
Probable further amount required.....	5,000,000 00	5,000,000 00		
	140,000,000 00	102,767,625 94	37,232,374 06	
PREMIUM, DISCOUNT AND EXCHANGE.				
Probable amount required.....	5,000 00	5,000 00		
SINKING FUNDS.				
<i>Dominion Loan of 1884.</i>				
$\frac{1}{2}$ per cent on \$23,467,206.27 (1 year).....	117,336 04			
Investment of dividends.....	324,360 24			
	441,696 28	457,045 08		15,348 80
<i>3$\frac{1}{2}$% Loan 1930-50.</i>				
$\frac{1}{2}$ per cent on \$137,058,841 00 (1 year).....	685,294 21			
Investment of dividends.....	304,256 27			
	989,550 48	968,013 44	21,537 04	
<i>4% Loan 1940-60.</i>				
$\frac{1}{2}$ per cent on \$93,926,666 66 (1 year).....	469,633 33			
Investment of dividends.....	140,177 42			
	609,810 75	589,759 18	20,051 57	
<i>Canada 1915-25</i>				
$\frac{1}{2}$ per cent on \$43,932,100.00 (1 year).....	220,000 00			
Investment of dividends.....	15,000 00			
	235,000 00	560,000 00		325,000 00
Probable further amount required.....		1,500,000 00		1,500,000 00
	2,276,057 51	4,074,817 70		1,798,760 19
SUMMARY.				
Interest on Public Debt.....	140,000,000 00	102,767,625 94	37,232,374 06	
Premium, Discount and Exchange.....	5,000 00	5,000 00		
Sinking Funds.....	2,276,057 51	4,074,817 70		1,798,760 19
	142,281,057 51	106,847,443 64	35,433,613 87	
<i>Redemption of Debt.</i>				
Treasury Bills Oct. 1, 1920.....	24,605,000 00			
“ 15, 1920.....	49,215,000 00			
Debenture Stock June 1, 1920.....	238,400 00			
	74,058,400 00			

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II—CHARGES OF MANAGEMENT.

Amount to be voted.....\$774,000 00.

No. of Vote.	Details.	1920-21.	1919-20.	Compared with Estimates of 1919-20.	
				Increase.	Decrease.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
	Office of the Assistant Receivers General and Country Savings Banks.—				
	Salaries.....	90,000 00	107,850 00		17,850 00
	Contingencies.....	10,000 00	10,000 00		
	Printing Dominion Notes.....	325,000 00	300,000 00	25,000 00	
	Printing, advertising, inspection, express, etc.....	60,000 00	50,000 00	10,000 00	
1	Commission for payment of interest on public debt; purchase of sinking funds.....	80,000 00	80,000 00		
	Brokerage on purchase of sinking funds..	6,000 00	6,000 00		
	English Bill Stamps, postage, etc.....	3,000 00	3,000 00		
	Removal of foreign and uncurrent coin from circulation.....		15,000 00		15,000 00
	Clerical assistance in connection with transfer and registration of War Loan Bonds.....	200,000 00	150,000 00	50,000 00	
		774,000 00	721,850 00	52,150 00	

10 GEORGE V, A. 1920

III—CIVIL GOVERNMENT.

Amount to be voted.....\$ 8,881,940 00

No. of Vote.	Details.	1920-21.	1919-20	Compared with Estimates of 1919-20.	
				Increase.	Decrease.
		\$ cts	\$ cts.	\$ cts.	\$ cts.
	(A) ESTIMATES OF EXPENDITURE FOR WHICH VOTES OF PARLIAMENT ARE REQUIRED.				
2	Governor General's Secretary's Office— Salaries, including Governor General's Secretary, additional to salary authorized by R.S., c. 4, \$3,600 Contingencies, including allowance of \$600 to A. F. Staden, Private Secretary	32,720 00 66,600 00	32,950 00 66,600 00		230 00
3	Privy Council Office— Salaries.. Contingencies..	50,500 00 10,000 00	49,525 00 10,000 00	975 00	
4	Administration of Justice— Salaries.. Contingencies..	176,145 00 24,000 00	180,187 50 21,000 00		4,042 50
5	Department of Militia and Defence— Salaries.. Contingencies..	216,650 00 19,500 00	215,950 00 19,500 00	700 00	
6	Department of the Secretary of State— Salaries.. Contingencies..	104,535 00 21,000 00	86,350 00 21,000 00	18,185 00	
7	Department of Public Printing and Stationery— Salaries.. Contingencies..	71,825 00 6,800 00	71,787 50 6,800 00	37 50	
8	Department of the Interior— Salaries.. Contingencies..	1,221,000 00 95,000 00	1,217,200 00 105,000 00	3,800 00	10,000 00
9	Department of Immigration and Colonization— Salaries.. Contingencies..	145,052 50 40,000 00	142,567 50 35,000 00	2,485 00 5,000 00	
10	Department of Indian Affairs— Salaries.. Contingencies..	134,175 00 19,000 00	140,405 25 19,000 00		6,230 25
11	Royal Canadian Mounted Police— Salaries.. Contingencies..	32,987 50 9,000 00	27,400 00 16,000 00	5,587 50	7,000 00
12	Office of the Auditor General— Salaries, including Auditor General at \$1,000, additional to 7-8 Edw. VII, Chap. 6.. Contingencies..	168,400 00 14,000 00	150,500 00 10,000 00	17,900 00 4,000 00	
13	Department of Finance and Treasury Board— Salaries.. Contingencies..	174,290 00 50,000 00	175,025 00 42,000 00		735 00
14	Department of Customs and Inland Revenue Service— Salaries.. Contingencies..	470,875 00 43,000 00	463,387 50 43,000 00	7,487 50	
15	Department of Agriculture— Salaries.. Contingencies..	484,000 00 150,000 00	470,537 50 110,000 00	13,462 50 40,000 00	
16	Department of Marine Salaries.. Contingencies..	231,810 00 59,000 00	241,650 00 36,600 00		9,840 00
17	Department of Naval Service— Salaries.. Contingencies..	272,340 00 50,000 00	238,900 00 50,000 00	33,440 00	
18	Department of Railways and Canals— Salaries.. Contingencies..	194,162 50 28,000 00	195,187 50 28,000 00		1,025 00
	Carried forward.....	4 886 367 50	4 739 010 25	186 460 00	39 102 75

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III—CIVIL GOVERNMENT—Continued.

No. of Vote.	Details.	1920-21.	1919-20	Compared with Estimates of 1919-20.	
				Increase.	Decrease.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
	Brought forward.....	4,886,367 50	4 739 010 25	186,460 00	39,102 75
19	Department of Public Works—				
	Salaries.....	583,120 00	575,537 50	7,582 50	
	Contingencies.....	64,000 00	64,000 00		
20	Department of Mines—				
	Salaries.....	446,682 50	422,747 50	23,935 00	
	Contingencies.....	6,000 00	5,500 00	500 00	
21	Post Office Department—				
	Salaries.....	1,006,770 00	979,770 00	27,000 00	
	Contingencies, including \$50 to W. Cooch.....	150,000 00	125,000 00	25,000 00	
22	Department of Trade and Commerce—				
	Salaries.....	291,089 50	316,400 00		25,310 50
	Contingencies.....	22,000 00	23,000 00		1,000 00
23	Patent and Copyright Office—				
	Salaries.....	126,467 00	117,250 00	9,217 00	
	Contingencies.....	23,000 00	16,000 00	7,000 00	
24	Department of Labour—				
	Salaries.....	124,537 50	112,862 50	11,675 00	
	Contingencies.....	35,000 00	20,000 00	15,000 00	
25	High Commissioner's Office, London—				
	Salaries.....	25,950 00	23,300 00	2,650 00	
	Contingencies.....	69,586 00	76,613 00		7,027 00
26	Department of Insurance—				
	Salaries, including Superintendent of Insurance, \$1,000, additional to salary authorized by 7-8 Edw. VII, Chap. 69.....	51,405 00	41,525 00	9,880 00	
	Contingencies.....	43,000 00	43,000 00		
27	Department of External Affairs—				
	Salaries.....	55,705 00	53,825 00	1,880 00	
	Contingencies.....	56,000 00	20,500 00	35,500 00	
28	Office of the Conservation Commis- sion—				
	Salaries.....	43,450 00	42,700 00	750 00	
29	Department of Public Archives—				
	Salaries.....	61,437 50	62,637 50		1,200 00
	Contingencies.....	11,000 00	8,500 00	2,500 00	
30	Department of Soldiers' Civil Re- establishment—				
	Salaries.....	60,700 00	71,200 00		10,500 00
	Contingencies.....	10,000 00	25,000 00		15,000 00
31	Civil Service Commission—				
	Salaries.....	139,215 00	91,700 00	47,515 00	
	Contingencies.....	265,000 00	417,500 00		152,500 00
32	Department of Health—				
	Salaries.....	139,597 50	6,000 00	133,597 50	
	Contingencies.....	84,860 00	60,000 00	24,860 00	
	Total.....	8,881,940 00	8,561,078 25	320,861 75	

III—CIVIL GOVERNMENT—*Concluded.*

—	1920-21.	1919-20.	Compared with Estimates of 1919-20.	
			Increase.	Decrease.
(B) EXPENDITURE AUTHORIZED BY STATUTE.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
The Salary of the Governor General.....	48,666 66	48,666 66		
“ High Commissioner of Canada in England.....	10,000 00	10,000 00		
“ Lieut.-Governor of Ontario.....	10,000 00	10,000 00		
“ “ Quebec.....	10,000 00	10,000 00		
“ “ Nova Scotia.....	9,000 00	9,000 00		
“ “ New Brunswick.....	9,000 00	9,000 00		
“ “ Manitoba.....	9,000 00	9,000 00		
“ “ British Colum- bia.....	9,000 00	9,000 00		
“ “ Prince Edward Island.....	7,000 00	7,000 00		
“ “ Alberta.....	9,000 00	9,000 00		
“ “ Saskatchewan.....	9,000 00	9,000 00		
“ Eighteen Ministers, 1 at \$12,000, 17 at \$7,000.....	131,000 00	131,000 00		
“ Two Parliamentary Secretaries at \$5,000.....	10,000 00	10,000 00		
“ Solicitor General.....	5,000 00	5,000 00		
“ Governor General's Secretary.....	2,400 00	2,400 00		
“ Auditor General.....	5,000 00	5,000 00		
“ Superintendent of Insurance.....	5,000 00	5,000 00		
	298,066 66	298,066 66		
SUMMARY.				
To be voted.....	8,881,940 00	8,561,078 25	320,861 75	
Authorized by Statute.....	298,066 66	298,066 66		
Total.....	9,180,006 66	8,859,144 91	320,861 75	

NOTE:—The explanatory details of Civil Government estimates, usually printed, are omitted. These particulars are not yet available for 1920-21 as the reclassification to be effected by the Civil Service Commission with the various departments has not been completed.

SESSIONAL PAPER No. 3

IV—ADMINISTRATION OF JUSTICE.

Amount to be voted.....\$89,833 34.

No. of Vote.	Details.	1920-21.	1919-20.	Compared with Estimates of 1919-20.	
				Increase.	Decrease.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
	(A) EXPENDITURE FOR WHICH VOTES ARE REQUIRED.				
	Miscellaneous expenditure.....	10,000 00	10,000 00		
	Living allowance for judge of Atlin District, B.C.....	1,200 00	1,200 00		
33	Salary of purchasing agent.....	3,500 00		3,500 00	
	Office expenses of purchasing agent.....	2,000 00		2,000 00	
	Appropriation not required for 1920-21.....		1,005 19		1,005 19
	<i>Supreme Court of Canada.</i>				
	Contingencies and disbursements, salaries of officers (sheriffs, etc.), books, magazines, etc., for judges not exceeding \$300.....	7,500 00	7,500 00		
34	Law books and books for reference for Library and binding of same.....	8,000 00	8,000 00		
	Printing, binding and distributing Supreme Court Reports.....	4,500 00		4,500 00	
	Appropriation not required for 1920-21.....		2,500 00		2,500 00
	<i>Exchequer Court of Canada,</i>				
	Contingencies—Judges' travelling expenses, remuneration to sheriffs, etc., printing, stationery, etc., and \$150 for judges' books.....	6,000 00	6,000 00		
	Miscellaneous expenses, Exchequer Court in Admiralty.....	500 00	500 00		
35	Salary of Marshal in Admiralty, Quebec.....	333 34	333 34		
	Printing, binding and distributing Exchequer Court Reports.....	1,500 00	1,000 00	500 00	
	To help defray expenses of publishing digest of Exchequer Court Reports, Volume 1 to 19 inclusive.....	500 00		500 00	
	Appropriation not required for 1920-21.....		50 00		50 00
	<i>Yukon Territory,</i>				
	Travelling allowance of judge.....	500 00	500 00		
	Living allowance of judge.....	5,000 00	5000 00		
	Salaries Territorial Court, sheriff and clerk, \$1,000 each; stenographer, \$2,000.....	10,000 00	10,000 00		
36	Living allowances of Court officers and police magistrate.....	6,800 00	6,800 00		
	Fees and expenses of witnesses, jurors and interpreters in criminal trials.....	4,000 00	5,000 00		1,000 00
	Maintenance and transport of prisoners.....	12,000 00	14,000 00		2,000 00
	Miscellaneous expenditures.....	6,000 00	8,000 00		2,000 00
		89,833 34	87,388 53	2,444 81	

IV—ADMINISTRATION OF JUSTICE—Continued.

Details.	1920-21.	1919-20.	Compared with Estimates of 1919-20.	
			Increase.	Decrease.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
(B) EXPENDITURE AUTHORIZED BY STATUTE.				
<i>Supreme Court of Canada.</i>				
Salary of Chief Justice.....	10,000 00	10,000 00		
" 5 judges at \$9,000	45,000 00	45,000 00		
<i>Exchequer Court of Canada.</i>				
Salary of judge	8,000 00	8,000 00		
" assistant judge.....	7,000 00	6,000 00	1,000 00	
" 6 local judges in Admiralty.....	5,400 00	5,400 00		
Travelling allowances Admiralty Judges.....	400 00	400 00		
<i>Province of Ontario.</i>				
Supreme Court—Appellate Division—				
Salary of Chief Justice	8,000 00	8,000 00		
" 4 judges at \$7,000.....	28,000 00	28,000 00		
Supreme Court—High Court Division—				
Salary of Chief Justice of the Kings Bench.....		8,000 00		8,000 00
Salary of Chief Justice of the Exchequer	8,000 00	8,000 00		
" " the Common				
" " Pleas	8,000 00	8,000 00		
" 12 judges at \$7,000.....	84,000 00	77,000 00	7,000 00	
County Courts—				
Salary of 70 judges and junior judges of				
County and District Courts at \$4,000.....	280,000 00	225,500 00	54,500 00	
Travelling allowances.....	26,000 00	26,000 00		
<i>Province of Quebec.</i>				
Court of King's Bench—				
Salary of Chief Justice.....	8,000 00	8,000 00		
" 5 judges at \$7,000.....	35,000 00	35,000 00		
Superior Court—				
Salary of Chief Justice.....	8,000 00	8,000 00		
" Acting Chief Justice at Mont-				
real	8,000 00	8,000 00		
" 26 judges at \$7,000, 15 at \$5,000.....	257,000 00	257,000 00		
Circuit Court, Montreal—				
Salary of 4 judges, 1 at \$5,000, 3 at \$4,500.....	18,500 00	18,500 00		
Travelling allowances	20,000 00	20,000 00		
<i>Province of Nova Scotia.</i>				
Supreme Court—				
Salary of Chief Justice.....	8,000 00	7,000 00	1,000 00	
" 6 judges at \$7,000.....	42,000 00	36,000 00	6,000 00	
" judge of Court of Divorce.....	500 00	500 00		
County Courts—				
Salary of 7 judges at \$4,000.....	28,000 00	21,500 00	6,500 00	
Travelling allowances.....	5,000 00	5,000 00		
<i>Province of New Brunswick.</i>				
Court of Appeal—				
Salary of Chief Justice	8,000 00	7,000 00	1,000 00	
" 2 judges at \$7,000	14,000 00	12,000 00	2,000 00	
Court of King's Bench—				
Salary of Chief Justice	8,000 00	7,000 00	1,000 00	
" 3 judges at \$7,000	21,000 00	18,000 00	3,000 00	
" judge of Court of Divorce.....	500 00	500 00		
County Courts—				
Salary of 6 judges at \$4,000	24,000 00	18,500 00	5,500 00	
Travelling allowances.....	8,000 00	8,000 00		
Carried forward	1,039,300 00	958,800 00	88,500 00	8,000 00

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IV—ADMINISTRATION OF JUSTICE.—*Concluded.*

Details.	1920 21.	1919-20.	Compared with Estimates 1919-20.	
			Increase.	Decrease.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Brought forward.....	1,039,300 00	958,300 00	88,500 00	8,000 00
<i>Province of Manitoba.</i>				
Court of Appeal—				
Salary of Chief Justice	8,000 00	8,000 00		
" 4 judges at \$7,000	28,000 00	28,000 00		
Court of King's Bench—				
Salary of Chief Justice	8,000 00	7,000 00	1,000 00	
" 5 judges at \$7,000	35,000 00	30,000 00	5,000 00	
County Courts—				
Salary of 10 judges at \$4,000	40,000 00	30,000 00	10,000 00	
Travelling allowances.....	5,000 00	5,000 00		
<i>Province of British Columbia.</i>				
Court of Appeal—				
Salary of Chief Justice	8,000 00	8,000 00		
" 4 judges at \$7,000	28,000 00	28,000 00		
Supreme Court—				
Salary of Chief Justice	8,000 00	7,000 00	1,000 00	
" 5 judges at \$7,000	35,000 00	30,000 00	5,000 00	
County Courts—				
Salary of 14 judges at \$4,000	56,000 00	39,000 00	17,000 00	
Travelling allowances.....	18,000 00	18,000 00		
<i>Province of Prince Edward Island.</i>				
Supreme Court—				
Salary of Chief Justice	6,500 00	6,000 00	500 00	
" Master of Rolls and Vice-Chancellor, \$5,500 each	11,000 00	10,400 00	600 00	
County Courts—				
Salary of 3 judges at \$4,000	12,000 00	9,500 00	2,500 00	
Travelling allowances.....	1,500 00	1,500 00		
<i>Province of Saskatchewan.</i>				
Court of Appeal—				
Salary of Chief Justice	8,000 00	8,000 00		
" 3 judges at \$7,000	21,000 00	21,000 00		
Court of King's Bench—				
Salary of Chief Justice	8,000 00	7,000 00	1,000 00	
" 5 judges at \$7,000	35,000 00	36,000 00		1,000 00
District Courts—				
Salary of 18 judges at \$4,000	72,000 00	51,000 00	21,000 00	
Travelling allowances.....	10,000 00	9,000 00	1,000 00	
<i>Province of Alberta.</i>				
Supreme Court—				
Salary of Chief Justice	8,000 00	7,000 00	1,000 00	
" 8 judges at \$7,000	56,000 00	48,000 00	8,000 00	
District Courts—				
Salary of 12 judges at \$4,000	48,000 00	33,000 00	15,000 00	
Travelling allowances.....	16,000 00	15,000 00	1,000 00	
<i>Yukon Territory.</i>				
Territorial Court—				
Salary of Judge.....	5,000 00	5,000 00		
Police Court—				
Salary of magistrate at Whitehorse.	4,000 00	4,000 00		
	1,638,300 00	1,468,200 00	170,100 00	
<i>Summary.</i>				
To be voted	89,833 34	87,388 53	2,444 81	
Authorized by Statute.....	1,638,300 00	1,468,200 00	170,100 00	
	1,728,133 34	1,555,588 53	172,544 81	

V—PENITENTIARIES.

Amount to be voted.....\$1,069,600 00

No. of Vote.	Details.	1920-21.	1919-20.	Compared with Estimates 1919-20.	
				Increase.	Decrease.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
37	Kingston.....	311,000 00	239,800 00	71,200 00	
	St. Vincent de Paul	240,000 00	203,100 00	36,900 00	
	Dorchester	156,800 00	118,800 00	38,000 00	
	Manitoba.....	107,500 00	84,000 00	23,500 00	
	British Columbia.....	96,000 00	97,500 00		1,500 00
	Alberta.....	50,000 00	90,800 00		40,800 00
	Saskatchewan	107,500 00	96,500 00	11,000 00	
	General.....	800 00	36,200 00		35,400 00
		1,069,600 00	966,700 00	102,900 00	
	KINGSTON.				
	Salaries and retiring allowances.....	127,000 00	96,800 00	30,200 00	
	Uniforms and mess.....	8,000 00	6,000 00	2,000 00	
	Maintenance of convicts.....	70,000 00	44,000 00	26,000 00	
	Discharge expenses.....	5,000 00	5,000 00		
	Working expenses.....	60,000 00	60,000 00		
	Industries.....	15,000 00	12,000 00	3,000 00	
	Lands, buildings, and equipment.....	25,000 00	15,000 00	10,000 00	
	Miscellaneous.....	1,000 00	1,000 00		
		311,000 00	239,800 00	71,200 00	
	ST. VINCENT DE PAUL.				
	Salaries and retiring allowances	85,000 00	82,600 00	2,400 00	
	Uniforms and mess.....	5,000 00	5,000 00		
	Maintenance of convicts.....	50,000 00	42,000 00	8,000 00	
	Discharge expenses.....	4,000 00	4,000 00		
	Working expenses.....	45,000 00	45,000 00		
	Industries.....	10,000 00	10,000 00		
	Lands, buildings, and equipment.....	40,000 00	13,500 00	26,500 00	
	Miscellaneous.....	1,000 00	1,000 00		
		240,000 00	203,100 00	36,900 00	
	DORCHESTER.				
	Salaries and retiring allowances.....	60,000 00	54,000 00	6,000 00	
	Uniforms and mess.....	4,000 00	3,000 00	1,000 00	
	Maintenance of convicts.....	27,000 00	20,000 00	7,000 00	
	Discharge expenses.....	2,500 00	2,500 00		
	Working expenses.....	15,000 00	15,000 00		
	Industries.....	8,000 00	5,000 00	3,000 00	
	Lands, buildings and equipment.....	40,000 00	19,000 00	21,000 00	
	Miscellaneous.....	300 00	300 00		
		156,800 00	118,800 00	38,000 00	
	MANITOBA.				
	Salaries and retiring allowances	41,000 00	38,000 00	3,000 00	
	Uniforms and mess.....	3,500 00	2,500 00	1,000 00	
	Special living allowances.....		3,500 00		3,500 00
	Maintenance of convicts.....	15,000 00	10,000 00	5,000 00	
	Discharge expenses	2,000 00	2,000 00		
	Working expenses.....	12,000 00	12,000 00		
	Industries.....	3,000 00	3,000 00		
	Lands, buildings, and equipment	30,000 00	12,000 00	18,000 00	
	Miscellaneous	1,000 00	1,000 00		
		107,500 00	84,000 00	23,500 00	

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V—PENITENTIARIES—*Concluded.*

Details.	1920-21.	1919-20.	Compared with Estimates of 1919-20.	
			Increase.	Decrease.
BRITISH COLUMBIA.				
Salaries & retiring allowances.....	52,000 00	50,000 00	2,000 00	
Uniforms and mess.....	3,500 00	3,500 00		
Special living allowances.....		4,500 00		4,500 00
Maintenance of convicts.....	15,000 00	15,000 00		
Discharge expenses.....	3,000 00	2,000 00	1,000 00	
Working expenses.....	7,000 00	7,000 00		
Industries.....	4,500 00	4,500 00		
Lands, buildings & equipment.....	10,000 00	10,000 00		
Miscellaneous.....	1,000 00	1,000 00		
	96,000 00	97,500 00		1,500 00
ALBERTA.				
Salaries and retiring allowances and other expenses in connection with transfer of inmates, dismantling of buildings, etc. (any unused portion of this appropriation to be available for salaries or for maintenance of convicts at either Manitoba or Saskatchewan penitentiaries).....	50,000 00	90,800 00		40,800 00
SASKATCHEWAN.				
Salaries & retiring allowances.....	39,000 00	39,000 00		
Uniforms and mess.....	4,000 00	3,000 00	1,000 00	
Special living allowances.....		3,500 00		3,500 00
Maintenance of convicts.....	12,000 00	9,000 00	3,000 00	
Discharge expenses.....	1,500 00	1,000 00	500 00	
Working expenses.....	14,000 00	14,000 00		
Industries.....	6,000 00	6,000 00		
Lands, buildings & equipment.....	30,000 00	20,000 00	10,000 00	
Miscellaneous.....	1,000 00	1,000 00		
	107,500 00	96,500 00	11,000 00	
GENERAL.				
Office expenses.....	500 00	500 00		
Assistance to paroled & discharged convicts.....	300 00	300 00		
Salary, purchasing agent.....		3,400 00		3,400 00
Office expenses, agent.....		2,000 00		2,000 00
War time bonus of \$100. each to officers and employees whose salaries are \$1,000 or less.....		30,000 00		30,000 00
	800 00	36,200 00		35,400 00

VI—LEGISLATION.

Amount to be voted \$969,780 25

No. of Vote.	Details.	1920-21.	1919-20.	Compared with Estimates of 1919-20.	
				Increase.	Decrease.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
	(A) ESTIMATES OF EXPENDITURE FOR WHICH VOTES ARE REQUIRED.				
	Senate.				
38	Salaries and contingent expenses...	129,634 00	126,141 50	3,492 50	
	House of Commons.				
	Salary of the Deputy Speaker.....	2,000 00	2,000 00		
	Salaries, including appointment of Victor Cloutier at \$1,500.00....	205,425 00	204,350 00	1,075 00	
39	Expenses of Committees, Sessional and extra Clerks, etc....	63,850 00	86,950 00		23,100 00
	Contingencies.....	62,485 00	104,146 67		41,661 67
	Publishing Debates.....	60,000 00	85,000 00		25,000 00
	Estimates of the Sergeant-at-Arms....	83,756 25	99,185 00		15,428 75
		477,516 25	581,631 67		104,115 42
	Library of Parliament.				
	Salaries.....	40,130 00	37,650 00	2,480 00	
40	Books for the General Library, in- cluding binding.....	18,000 00	18,000 00		
	Books for the Library of American History.....	1,000 00	1,000 00		
	Contingencies.....	12,500 00	12,500 00		
		71,630 00	69,150 00	2,480 00	
	General.				
	Printing, printing paper and binding	250,000 00	250,000 00		
	Printing, binding and distributing the annual statutes.....	16,000 00	21,000 00		5,000 00
41	Contingent expenses in connection with the Voters' List.....	5,000 00	5,000 00		
	Contingencies of the Clerk of the Crown in Chancery, including the employ- ment of temporary help.....	5,000 00	5,000 00		
	Provincial Voters' Lists.....	15,000 00	15,000 00		
		291,000 00	296,000 00		5,000 00
	(B) AUTHORIZED BY STATUTE.				
	Senate.				
	Salary of the Speaker.....	4,000 00	4,000 00		
	Indemnity to Senators.....	240,000 00	480,000 00		240,000 00
	Transportation expenses of Senators..	5,000 00	10,000 00		5,000 00
		249,000 00	494,000 00		245,000 00
	House of Commons.				
	Salary of the Speaker.....	4,000 00	4,000 00		
	Indemnity to members, including additional indemnity to Leader of Opposition....	594,500 00	1,189,000 00		594,500 00
	Travelling allowances.....	12,000 00	24,000 00		12,000 00
		610,500 00	1,217,000 00		606,500 00

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VI—LEGISLATION—Continued:

Number.		Details.	Salaries		Compared with Estimates of 1919-20.	
1920-21.	1919-20.		1920-21.	1919-20	Increase.	Decrease.
			\$ cts.	\$ cts.	\$ cts.	\$ cts.
		Salaries and Contingencies of the Senate.				
		<i>Officers of the Senate</i>				
1	1	Clerk of the Senate.....	6,000 00	6,000 00		
1	1	Deputy Clerk and First Clerk Assistant.....	4,000 00	3,700 00	300 00	
1	1	Law Clerk of the Senate...	4,000 00	4,000 00		
1	1	Second Clerk Assistant and Clerk of Petitions.....	3,800 00	3,700 00	100 00	
1	1	Gentleman Usher of the Black Rod.....	3,600 00	3,500 00	100 00	
1	1	Sergeant-at-Arms	2,800 00	2,800 00		
		<i>Committees Branch</i>				
1	1	Chief Clerk of Committees	3,050 00	2,950 00	100 00	
1	1	Clerk in Law Department...	1,300 00	1,200 00	100 00	
2	1	Junior Clerks.....	2,350 00	1,100 00	1,250 00	
		<i>Journals, Routine and Stationery Branch.</i>				
1	1	Clerk of English Journals and Minutes of Proceed- ings.....	2,575 00	2,475 00	100 00	
1	1	Clerk of French Journals....	2,050 00	1,950 00	100 00	
1	1	Asst. Clerk of Stationery...	1,600 00	1,600 00		
		<i>Accountant's Branch.</i>				
1	1	Accountant.....	3,400 00	3,300 00	100 00	
		<i>Post Office.</i>				
1	1	Postmaster.....	2,100 00	2,100 00		
1	1	Asst. Postmaster.....	1,600 00	1,550 00	50 00	
		<i>Translation Branch.</i>				
1	1	Chief French Translator...	3,100 00	3,000 00	100 00	
1	1	2nd " "	2,800 00	2,800 00		
1	1	3rd " "	2,250 00	2,150 00	100 00	
		<i>Debates Branch.</i>				
1	1	Editor of Debates.....	3,475 00	3,375 00	100 00	
1	1	Reporter.....	2,400 00	2,300 00	100 00	
1	1	"	2,400 00	2,300 00	100 00	
		<i>Miscellaneous Branch</i>				
1	1	Housekeeper and Superinten- dent of Messengers.....	1,600 00	1,600 00		
1	1	Curator of Reading Room...	1,600 00	1,600 00		
1	1	Doorkeeper of the Senate...	1,150 00	1,100 00	50 00	
1	1	Steward.....	1,300 00	1,300 00		
1	1	Wardrobe Keeper.....	1,300 00	1,300 00		
1	1	1 Permanent Messenger....	1,300 00	1,300 00		
4	4	4 Permanent Messengers....	4,400 00	4,200 00	200 00	
1	1	Night Watchman.....	1,100 00	1,050 00	50 00	
1	1	Fireman—365 days at \$2....	730 00	730 00		
34	33					
		Carried forward....	75,130.00	72,030.00	3,100.00	

VI—LEGISLATION—*Continued.*

Number.		Details.	Salaries		Compared with Estimates of 1919-20.	
1920-21.	1919-20		1920-21.	1919-20.	Increase.	Decrease.
			\$ cts.	\$ cts.	\$ cts.	\$ cts.
		Salaries and Contingencies of the Senate— <i>concluded.</i>				
		Brought forward...	75,130.00	72,030.00	3,100.00	
		<i>Miscellaneous.</i>				
		Pages	1,080 00	1,080 00		
		Sessional Messengers	4,950 00	4,950 00		
		Charwomen	4,924 00	4,924 00		
		Stationery	10,000 00	10,000 00		
		Newspapers and Periodicals for Reading Room	2,000 00	2,000 00		
		Postage and carriage of Mails	1,000 00	1,000 00		
		Debates	13,000 00	12,000 00	1,000 00	
		Stenographers	2,550 00	2,550 00		
		General Expenses	10,400 00	6,007 50	4,392 50	
		Clerical assistance to Leader of Opposition	600 00	600 00		
		To provide for annual gra- tuity of \$1,000 to George Holland, as per Resolu- tion of Debates and Re- porting Committee, adopt- ed by the Senate, May 17, 1916	1,000 00	1,000 00		
		To provide an amount for the Speaker of the Senate in lieu of residence	3,000 00	3,000 00		
		Appropriation not required...		5,000 00		5,000 00
			129,634 00	126,141 50	3,492 50	
		House of Commons.				
		<i>Officers of the House.</i>				
1	1	The Clerk	6,000 00	6,000 00		
1	1	First Division, Subdivision A: Serjeant-at-Arms	3,025 00	2,925 00	100 00	
1	1	First Division, Subdivision A: Assistant Clerk	4,000 00	4,000 00		
		<i>Journals Branch.</i>				
1	1	First Division, Subdivision A: 1 at \$3,600	3,600 00	3,500 00	100 00	
2	3	First Division, Subdivision B: 1 at \$2,575, 1 at \$2,225	4,800 00	7,475 00		2,675 00
3	3	Second Division, Subdivi- sion A: 1 at \$2,100, 1 at \$2,050, 1 at \$1,975	6,125 00	5,975 00	150 00	
2	2	Second Division, Subdivi- sion B: 1 at \$1,600, 1 at \$1,350	2,950 00	2,850 00	100 00	
		<i>Committees Branch.</i>				
1	1	First Division, Subdivision A: 1 at \$2,800	2,800 00	3,900 00		1,100 00
3	3	First Division, Subdivision B: 1 at \$2,800, 2 at \$2,775	8,350 00	8,150 00	200 00	
2	1	Second Division, Subdivi- sion A: 1 at \$2,100, 1 at \$1,800	3,900 00	2,100 00	1,800 00	
1	1	Second Division, Subdivi- sion B: 1 at \$1,600	1,600 00	1,600 00		
		Carried forward....	47,150 00	48,475 00	2,450 00	3,775 00

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VI—LEGISLATION—Continued.

Number.		Details.	Salaries.		Compared with Estimates of 1919-20.	
1920-21.	1919-20.		1920-21.	1919-20.	Increase.	Decrease.
			\$ cts.	\$ cts.	\$ cts.	\$ cts.
		HOUSE OF COMMONS—Con.				
		Brought forward...	47,150 00	48,475 00	2,450 00	3,775 00
		<i>Office of the Clerk of the Crown in Chancery.</i>				
				2,800 00		2,800 00
1	1	First Division, Subdivision A				
	1	First Division, Subdivision B: 1 at \$2,200	2,200 00	2,200 00		
1	1	Second Division, Subdivision B: 1 at \$1,600	1,600 00	1,600 00		
		<i>Translation Branch.</i>				
		<i>(a) Hansard Division.</i>				
10	10	First Division, Subdivision B: 10 at \$2,800	28,000 00	28,000 00		
3	3	Second Division, Subdivision A: 2 at \$2,100, 1 at \$1,975	6,175 00	5,875 00	300 00	
		<i>(b) House Division.</i>				
1	1	First Division, Subdivision A: 1 at \$3,100	3,100 00	3,000 00	100 00	
1	1	First Division, Subdivision B: 1 at \$2,800	2,800 00	2,800 00		
18	19	Second Division, Subdivision A: 11 at \$2,100, 1 at \$2,075, 3 at \$2,050, 1 at \$2,000, 1 at \$1,975, 1 at \$1,900	37,200 00	37,925 00		725 00
		<i>Reporting Branch.</i>				
		<i>(a) Hansard Section.</i>				
2	2	First Division, Subdivision A: 1 at \$3,475, 1 at \$3,150	6,625 00	6,425 00	200 00	
10	9	First Division, Subdivision B: 6 at \$2,800, 1 at \$2,500, 1 at \$2,350, 1 at \$2,300, 1 at \$2,275	26,225 00	23,400 00	2,825 00	
		<i>(b) Committee Section.</i>				
3	3	Second Division, Subdivision A: 2 at \$2,100, 1 at \$2,000	6,200 00	5,800 00	400 00	
		<i>Accountant's, Stationery and Blue Book Branch.</i>				
		<i>(a) Accountant's Division.</i>				
1	1	First Division, Subdivision A: 1 at \$3,250	3,250 00	3,150 00	100 00	
1	1	Second Division, Subdivision A: 1 at \$2,100	2,100 00	2,100 00		
		<i>(b) Stationery Division.</i>				
1	1	First Division, Subdivision B: 1 at \$2,100	2,100 00	2,800 00		700 00
1	1	Second Division, Subdivision A: 1 at \$2,100	2,100 00	2,000 00	100 00	
1	1	Second Division, Subdivision B: 1 at \$1,600	1,600 00	1,600 00		
53	55	Carried forward....	178,425 00	179,950 00	6,475 00	8,000 00

VI—LEGISLATION—Continued.

Number.		Details.	Salaries.		Compared with Estimates of 1919-20.	
1920-21.	1919-20.		1920-21.	1919-20.	Increase.	Decrease.
			\$ cts.	\$ cts.	\$ cts.	\$ cts.
53	55	HOUSE OF COMMONS—Con.				
		Brought forward.....	178,425 00	179,950 00	6,475 00	8,000 00
		<i>Accountant's, Stationery and Blue Book Branch—Con.</i>				
		(c) <i>Post Office and Blue Book Division.</i>				
1	1	First Division, Subdivision B: 1 at \$2,800.....	2,800 00	2,800 00		
1	1	Second Division, Subdivi- sion A: 1 at \$2,100.....	2,100 00	2,025 00	75 00	
	1	Second Division, Subdivision B.....		1,400 00		1,400 00
1	1	Third Division, Subdivision A: 1 at \$1,300.....	1,300 00	1,300 00		
		(d) <i>Reading Room Division.</i>				
1	1	Second Division, Subdivi- sion A: 1 at \$2,100.....	2,100 00	2,025 00	75 00	
1	1	Not classified—1 at \$1,000..	1,000 00	1,000 00		
		<i>Law Branch.</i>				
1	1	Parliamentary Counsel.....	6,000 00	6,000 00		
2	2	First Division, Subdivision B: 1 at \$2,800, 1 at \$2,700..	5,500 00	5,400 00	100 00	
1		Second Division, Subdivi- sion A: 1 at \$2,100.....	2,100 00		2,100 00	
1	1	Second Division, Subdivi- sion B: 1 at \$1,450.....	1,450 00	1,350 00	100 00	
1	1	Third Division, Subdivision A: 1 at \$1,150.....	1,150 00	1,100 00	50 00	
		<i>Supernumerary.</i>				
1		Second Division, Subdivi- sion B: 1 at \$1,500.....	1,500 00		1,500 00	
85	85		205,425 00	204,350 00	1,075 00	
		<i>Expenses of Committees, Extra Sessional Clerks, etc.</i>				
1	1	Speaker's Secretary.....	600 00	600 00		
		<i>Sessional Clerks.</i>				
2	2	Chief Clerks at \$7 per diem.....	2,100 00			
13	13	Permanent Sessional Clerks (Post Office, etc.) at \$5 per diem ..	9,750 00			
7	15	Permanent Ses- sional Clerks at \$4 per diem.....	4,200 00			
8	2	Sessional Clerks at \$5 per diem ..	6,000 00			
2		Sessional Clerks at \$4 per diem ..	1,200 00			
			23,250 00	34,350 00		11,100 00
		Expenses of Committees, witnesses, etc.....	10,000 00	10,000 00		
		To provide for a service of stenography and type- writing for the use of Mem- bers	30,000 00	42,000 00		12,000 00
33	33		63,850 00	86,950 00		23,100 00

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VI—LEGISLATION—Continued.

Number.		Details.	Salaries.		Compared with Estimates of 1919-20.	
1920-21.	1919-20.		1920-21.	1919-20.	Increase.	Decrease.
			\$ cts.	\$ cts.	\$ cts.	\$ cts.
		HOUSE OF COMMONS—Con.				
		Contingencies.				
		Stationery, etc.....	35,000 00	35,000 00		
		Postage, telegrams and tele- phones.....	5,000 00	5,000 00		
		Newspapers and advertising	2,500 00	2,500 00		
		Two expresses between House and Government Printing Office.....	1,050 00	1,470 00		420 00
		Miscellaneous (including clerical assistance to the Leader of the Opposition at \$600 per Session).....	5,260 00	5,260 00		
		Unforeseen Expenses—By order of the Board of Commissioners.....	1,000 00	1,000 00		
		To purchase for the use of Senators and Members of Parliament, 350 copies of the <i>Canadian Annual Review</i> , Edition of 1919 ..	1,575 00	1,575 00		
		To provide an amount for the Speaker of the House of Commons in lieu of residence.....	3,000 00	3,000 00		
		To provide an amount for the Deputy Speaker of the House of Commons in lieu of apartments.....	1,500 00	1,500 00		
		To provide an amount for the Serjeant-at-Arms in lieu of residence.....	600 00	600 00		
		To provide for payment of allowance to the acting Deputy Serjeant-at-Arms.	500 00	700 00		200 00
		To provide for the salary of the Private Secretary of the leader of the Opposi- tion, such Secretary to be appointed by the Leader of the Opposition	2,500 00	2,500 00		
		Joint Restaurant of Parlia- ment, Contingencies.....		3,000 00		
		Appropriations not required for 1919-20.....	3,000 00			
				41,041 67		41,041 67
			62,485 00	104,146 67		41,661 67
		Department of the Sergeant- at-Arms.				
1	1	Chief Messenger and House- keeper.....	1,600 00	1,600 00		
1	1	Asst. Chief Messenger and House-keeper.....	1,200 00	1,200 00		
1	1	Steward of Joint Restaurant	1,500 00	1,500 00		
1	1	Electrician.....	1,300 00	1,300 00		
6	6	Permanent Messengers: 6 at \$1,000.....	6,000 00	6,000 00		
1	1	Bank Messenger and Assist- ant in office of Accountant	1,000 00	1,000 00		
1	1	Chief Doorkeeper	1,000 00	1,000 00		
2	2	Night Watchman: 2 at \$1,000.....	2,000 00	2,000 00		
2	2	House Carpenters: 2 at \$1,000.....	2,000 00	2,000 00		
		Carried forward.....	17,600 00	17,600 00		

VI—LEGISLATION—Continued.

Number.		Details.	Salaries.		Compared with Estimates of 1919-20.	
1920-21.	1919-20		1920-21.	1919-20.	Increase.	Decrease.
			\$ ets.	\$ ets.	\$ ets.	\$ ets.
		HOUSE OF COMMONS—Con.				
		Brought forward.....	17,600 00	17,600 00		
		Department of the Sergeant-at-Arms—Con.				
1	2	Doorkeeper: 1 at \$4.50 per diem.....	675 00	1,710 00		1,035 00
47	47	Sessional Messengers: 47 at \$4 per diem.....	28,200 00	39,242 50		11,042 50
1	1	Chief of Pages.....	1,000 00	1,000 00		
20	20	Pages: 20 at \$1 75 per diem.....	5,250 00	7,350 00		2,100 00
9	9	Servants, Bathrooms, Washrooms, etc.....	3,137 50	4,392 50		1,155 00
1	1	Chief Charwoman at \$600 per annum.....	600 00	600 00		
15	15	Permanent charwomen at \$1 25 per diem.....	6,843 75	5,475 00	1,368 75	
34	34	Additional Charwomen during Session at \$1 25 per diem.....	6,375 00	7,140 00		865 00
1	1	Attendant at Electric Light at \$1.50 per diem.....	225 00	315 00		90 00
2	2	Bookkeepers in Messengers' Room at \$4.50 per diem.....	1,350 00	1,860 00		510 00
		Tradesmen and others.....	10,000 00	10,000 00		
		Contingencies—Housekeeper's department.....	1,000 00	1,000 00		
		Unforeseen Expenses—By order of Board of Commissioners: (Gratuities to retiring Sessional Messengers, etc.).....	1,500 00	1,500 00		
147	148		83,756 25	99,185 00		15,428 75
		LIBRARY OF PARLIAMENT.				
		Joint Librarians of Parliament—				
		1 General Librarian at \$8,000.....				
		1 Parliamentary Librarian at \$6,000.....	12,000 00			
		Librarians—				
		2 at \$4,000.....	8,000 00			
		Cataloguer—				
		1 at \$2,800.....	2,800 00			
		Assistant Librarian and Account Clerk—				
		1 at \$1,380.....	1,380 00			
		Assistant Cataloguers—				
		Assistant Cataloguer: 1 at \$1,700; 2 at \$1,380; 1 at \$1,320 (to be appointed).....	5,780 00			
		Clerk of Periodicals: 1 at \$1,400.....	1,400 00			
		Library Assistants: 2 at \$1,080; 1 at \$1,020.....	3,180 00			
		Library Helpers: 1 at \$850; 1 at \$600 (to be appointed).....	1,550 00			
		Senior Clerk-Stenographer: 1 at \$1,400.....	1,400 00			
		Bookbinder: 1 at prevailing rates of pay; \$30 per week.....	1,560 00			
		Caretaker: 1 at \$1,080.....	1,080 00			
		Carried forward....	40,130 00	37,650 00	2,480 00	

SESSIONAL PAPER No. 3

VI—LEGISLATION—*Concluded.*

Details.	Salaries.		Compared with Estimates of 1919-20.	
	1920-21	1919-20	Increase.	Decrease.
LIBRARY OF PARLIAMENT.—Continued.	\$ cts	\$ cts	\$ cts	\$ cts.
Brought forward	40,130 00	37,650 00	2,480 00	
Books:—				
For the General Library, including binding.....	18,000 00	18,000 00		
For the Library of American His- tory.....	1,000 00	1,000 00		
Contingencies.....	12,500 00	12,500 00		
	71,630 00	69,150 00	2,480 00	

SUMMARY.

Senate.....	129,634 00	126,141 50	3,492 50	
House of Commons.....	477,516 25	581,631 67		104,115 42
Library of Parliament.....	71,630 00	69,150 00	2,480 00	
General.....	291,000 00	296,000 00		5,000 00
Total to be voted.....	969,780 25	1,072,923 17		103,142 92
Authorized by Statute.....	859,500 00	1,711,000 00		851,500 00
	1,829,280 25	2,783,923 17		954,642 92

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VII—ARTS AND AGRICULTURE.

Amount to be voted.....\$3,903,000 00.

No. of Vote.	Details.	1920-21.	1919-20.	Compared with Estimates of 1919-20.	
				Increase.	Decrease.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
42	Experimental Farms—Maintenance of Central Farm and maintaining of additional branch Stations.....	1,200,000 00	1,200,000 00		
43	Branch of Entomology.....	18,000 00	18,000 00		
44	For the administration and enforcement of the <i>Destructive Insect and Pest Act</i>	150,000 00	149,200 00	800 00	
45	For the development of the dairying industry, and the improvement of transportation, sale and trade in food and other products.....	165,000 00	155,000 00	10,000 00	
46	Towards the encouragement of cold storage warehouses for the better preservation and handling of perishable food products.....	25,000 00	25,000 00		
47	Fruit Branch.....	140,000 00	122,500 00	17,500 00	
48	Health of Animals.....	500,000 00	465,000 00	35,000 00	
49	For the administration and enforcement of the <i>Meat and Canned Foods Act</i>	520,000 00	442,000 00	78,000 00	
50	Publications Branch.....	35,000 00	36,300 00		1,300 00
51	International Institute of Agriculture, to assist in maintenance thereof and to provide for representation thereat	10,000 00	10,000 00		
52	For the development of the Live Stock Industry.....	900,000 00	800,000 00	100,000 00	
53	To enforce the Seed Act, to test seed for farmers and seed merchants, to encourage the production and use of superior seeds and to encourage the production of farm and garden crops.	225,000 00	200,000 00	25,000 00	
54	For the administration and carrying out of the provisions of the <i>Agricultural Instruction Act</i>	15,000 00	25,000 00		10,000 00
		3,903,000 00	3,648,000 00	255,000 00	
	AUTHORIZED BY STATUTE.				
	3-4 Geo. V, Cap. 5, <i>The Agricultural Instruction Act</i> .				
	Ontario.....	336,303 26	336,303 26		
	Quebec.....	271,113 76	271,113 76		
	Nova Scotia.....	81,716 69	81,716 69		
	New Brunswick.....	64,110 80	64,110 80		
	Prince Edward Island.....	31,749 22	31,749 22		
	British Columbia.....	69,199 06	69,199 06		
	Manitoba.....	77,113 11	77,113 11		
	Saskatchewan.....	81,728 48	81,728 48		
	Alberta.....	66,965 62	66,965 62		
	Veterinary Colleges.....	20,000 00	20,000 00		
		1,100,000 00	1,100,000 00		
	SUMMARY.				
	To be voted.....	3,903,000 00	3,648,000 00	255,000 00	
	Authorized by Statute.....	1,100,000 00	1,100,000 00		
		5,003,000 00	4,748,000 00	255,000 00	

SESSIONAL PAPER No. 3

VIII—IMMIGRATION AND COLONIZATION.

Amount to be voted.....\$1,443,190.00

No. of Vote.	Details.	1920-21.	1919-20.	Compared with Estimates of 1919-20.	
				Increase.	Decrease.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
	Salaries of Agents and Employees (Outside Service)—				
	In Canada.....(390,000)				
55	In Great Britain and Europe..... 93,000	550,000 00	575,000 00		25,000 00
56	In United States..... 67,000				
	Contingencies in Canadian British and Foreign Agencies and general immigration expenses.	770,000 00	746,400 00	23,600 00	
57	Exhibitions	80,000 00	80,000 00		
58	Imperial Institute.....	5,190 00	7,190 00		2,000 00
59	Chinese Immigration—Salaries and Congencies.....	32,000 00	32,000 00		
60	Relief of Distressed Canadians.....	6,000 00	6,000 00		
		1,443,190 00	1,446,590 00		3,400 00

IX—DEPARTMENT OF HEALTH.

Amount to be voted.....\$727,500 00.

No. of Vote.	Details.	1920-21.	1919-20.	Compared with Estimates of 1919-20.	
				Increase.	Decrease.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
61	Adulteration of Food and the adminis- tration of the Act respecting ferti- lizer, fraudulent marking and com- mercial feeding stuffs	90,000 00	70,000 00	20,000 00	
62	Proprietary or Patent Medicines.....	10,000 00	3,000 00	7,000 00	
63	Housing, salaries and general expenses, expenditure 1919-20, from Demobili- zation Appropriation Act.....	15,000 00		15,000 00	
64	Pollution of Boundary waters	5,000 00		5,000 00	
65	Marine Hospitals, including grants to institutions assisting sailors.....	85,000 00	97,500 00		12,500 00
66	Quarantine:—salaries and contingencies of organized districts; Public health in other districts; Tracadie and D'Arcy Island Lazerettes; Public Works Health Act; and expenses for boat for one half year, St. John Quarantine station	262,500 00	241,000 00	21,500 00	
67	Immigration and Medical Inspection, expenditure 1919-20 under Immi- gration and Colonization	50,000 00	28,600 00	21,400 00	
68	Research:—Maintenance, replacements, supplies and assistance for a research laboratory.....	10,000 00		10,000 00	
69	Venereal Diseases.....	200,000 00	200,000 00		
		727,500 00	640,100 00	87,400 00	

X—PENSIONS.

Amount to be voted\$27,081,736 65

No. of Vote.	Details.	1920-21.	1919-20.	Compared with Estimates of 1919-20.	
				Increase.	Decrease.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
70	Mrs. Wm. McDougall.....	1,200 00	1,200 00		
71	Lady Cartwright.....	1,200 00	1,200 00		
72	Pensions on account of the Fenian Raid, 1866-1870.....	1,200 00	1,200 00		
73	Pensions payable to Mounted Police, Prince Albert Volunteers and Police Scouts on account of the Rebellion of 1885.....	1,199 03	1,202 31		3 28
74	Pensions payable to militiamen and on active service North West Rebellion, 1885.....	44,000 00	44,000 00		
	Pensions to families of members of the force who lost their lives while on duty—				
75	Margaret Johnson Brooke.....	821 25	640 50	180 75	
76	Arthur Stewart Mountford Brooke.....	6 15	6 15		
77	Mrs. Elizabeth Willmett.....	54 75	54 90		0 15
78	Mrs. Elizabeth Fitzgerald.....	525 00	525 00		
79	Mrs. Mary Emma Bossage.....	456 25		456 25	
80	Mrs. J. A. Richards.....	756 00		756 00	
81	Pension to J. B. Allan.....	450 00	450 00		
82	Pension to Mrs. Mary E. Fuller.....	600 00	600 00		
83	Pension to Madame Fabre.....	1,000 00	1,000 00		
84	Pension to Mrs. Mary L. Campbell ..	500 00	500 00		
85	Pension to the sisters of the late Col. Harry Baker, M.P.....	700 00	700 00		
86	Pension to Miss Nellie Hopkinson.....	720 00	720 00		
87	Pension to Jas. Elliott.....	672 00	672 00		
	Pension to Dr. T. B. Flint.....		2,500 00		2,500 00
88	Pensions—				
	European war and active militia.....	25,825,676 22	28,000,000 00		2,174,323 78
89	Salaries and contingent expenses of the Board, of Pension Commissioners for Canada.....	1,200,000 00	1,629,251 75		429,251 75
		27,081,736 65	29,686,422 61		2,604,685 96
(B) ESTIMATES OF PENSIONS AUTHO- RIZED BY STATUTE—PENSIONS TO JUDGES.					
Quebec.					
	Hon. W. W. Chagnon.....	2,666 66	2,666 66		
	“ C. J. Doherty.....	4,666 66	4,666 66		
	“ Sir Alex. Lacoste.....	5,333 33	5,333 33		
	“ H. C. Pelletier.....	7,000 00	7,000 00		
	“ A. B. Routhier.....	8,000 00	8,000 00		
	“ W. White.....	2,666 66	2,666 66		
	“ Sir L. A. Jetté.....	8,000 00	8,000 00		
	“ R. S. Cook.....	3,333 33	3,333 33		
	“ C. C. de Lorimier.....		7,000 00		7,000 00
	“ L. Tellier.....	7,000 00	7,000 00		
	“ Sir Charles P. Davidson.....	8,000 00	8,000 00		
	“ N. W. Tremblay.....		4,666 67		4,666 67
	“ J. C. McCorkill.....	4,666 67	4,666 67		
	Carried forward	61,333 31	72,999 98		11,666 67

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X—PENSIONS—Continued.

Details.	1920-21.	1919-20.	Compared with Estimates of 1919-20.	
			Increase.	Decrease.
(B) ESTIMATES OF PENSIONS AUTHORIZED BY STATUTE—Continued.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Brought forward.....	61,333 31	72,998 98		11,666 67
<i>Ontario.</i>				
T. A. M. McCarthy.....	3,000 00	3,000 00		
Hon. F. Osler.....	7,000 00	7,000 00		
A. C. Chadwick.....	3,000 00	3,000 00		
D. Chisholm.....	3,000 00	3,000 00		
J. Jamieson.....	3,000 00	3,000 00		
E. Morgan.....	3,000 00	3,000 00		
P. McCurry.....		3,000 00		3,000 00
W. S. Senkler.....	3,000 00	3,000 00		
H. S. McDonald.....	3,000 00	3,000 00		
Hon. J. V. Teetzel.....	4,666 66	4,666 66		
J. E. Harding.....	3,000 00	3,000 00		
A. Bell.....	3,000 00	3,000 00		
B. L. Doyle.....	3,000 00	3,000 00		
J. L. Dowlin.....	2,000 00	2,000 00		
E. B. Fralick.....	3,000 00	3,000 00		
C. R. Hanning.....	1,000 00	1,000 00		
D. McGibbon.....		3,000 00		3,000 00
D. J. McIntyre.....	3,000 00	3,000 00		
Joseph Ryan.....	3,000 00	3,000 00		
J. Monck.....	2,000 00	2,000 00		
<i>Nova Scotia.</i>				
Hon. A. W. Savary.....	3,000 00	3,000 00		
“ C. J. Townsend.....	7,000 00	7,000 00		
“ N. H. Meagher.....	6,000 00	6,000 00		
<i>Prince Edward Island.</i>				
W. W. Sullivan.....	6,533 33	6,533 33		
<i>New Brunswick.</i>				
Hon. J. A. Vanwart.....	2,666 66	2,666 66		
W. Wilkinson.....		3,000 00		3,000 00
Hon. W. W. Wells.....	2,000 00	2,000 00		
“ J. G. Forbes.....	3,500 00	3,500 00		
“ E. McLeod.....	7,666 67	7,666 67		
<i>Manitoba.</i>				
Hon. D. M. Walker.....	3,000 00	3,000 00		
<i>Northwest Territories.</i>				
Hon. T. H. McGuire.....	3,333 34	3,333 34		
<i>British Columbia.</i>				
Hon. W. W. Spinks.....	2,000 00	2,000 00		
“ W. N. Bole.....	2,000 00	2,000 00		
“ E. Harrison.....	2,000 00	2,000 00		
<i>Saskatchewan.</i>				
Hon. E. L. Wetmore.....	7,000 00	7,000 00		
Carried forward.....	174,699 97	195,366 64		20,666 67

X—PENSIONS—*Concluded.*

Details.	1920-21.	1919-20.	Compared with Estimates of 1919-20.	
			Increase.	Decrease.
(B) ESTIMATES OF PENSIONS AUTHORIZED BY STATUTE—PENSIONS TO JUDGES— <i>Concluded.</i>	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Brought forward.....	174,699 97	195,366 64		20,666 67
<i>Yukon Territory.</i>				
James Craig.....	5,000 00	5,000 00		
<i>Miscellaneous.</i>				
Capt. P. J. Hankin, late Colonial Secretary.....	2,595 56	2,595 56		
Mrs. Alice Joynson, 4-5 Geo. V, Cap. 11	500 00	500 00		
<i>Militia Pensions.</i>				
Militia Pensions Act, 1901.....	200,000 00	115,000 00	85,000 00	
<i>Canada Military Asylum Pensions.</i>				
Expenditure authorized by Aet 44 Victoria, chap. 18.....	24 00	24 00		
<i>Royal Northwest Mounted Police.</i>				
Expenditure authorized by Chapter 91 of the Revised Statutes of 1906.....	55,929 39	50,129 91	5,799 48	
SUMMARY.	438,748 92	368,616 11	70,132 81	
To be voted.....	27,081,736 65	29,686,422 61		2,604,685 96
Authorized by Statute.....	438,748 92	368,616 11	70,132 81	
	27,520,485 57	30,055,038 72		2,534,553 15

SESSIONAL PAPER No. 3

XI—SUPERANNUATION.

Amount to be voted..... \$80,000 00

No. of Vote.	Details.	1920-21.	1919-20.	Compared with Estimates of 1919-20.	
				Increase.	Decrease.
90		\$ cts.	\$ cts.	\$ cts.	\$ cts.
	To provide for retiring allowances to employees of the Department of Public Printing and Stationery.....	80,000 00	.....	80,000 00	
	STATUTORY.				
	Probable amount required.....	500,000 00	400,000 00	100,000 00	
	SUMMARY.				
	To be voted.....	80,000 00		80,000 00	
	Authorized by Statute.....	500,000 00	400,000 00	100,000 00	
		580,000 00	400,000 00	180,000 00	

XII—MILITIA AND DEFENCE.

Amount to be voted.....\$12,498,506 00

No. of Vote.	Details.	1913-14.	* 1920-21.	1919-20.	Compared with Estimates of 1919-20.	
					Increase.	Decrease.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
91	Allowances, Active Militia....	120,000 00	120,000 00	100,000 00	20,000 00	
92	Annual Drill.....	1,830,000 00	1,500,000 00	350,000 00	1,150,000 00	
93	Cadet Services.....	392,500 00	390,000 00	100,000 00	290,000 00	
94	Clothing and Necessaries.....	700,000 00	60,000 00		60,000 00	
95	Contingencies.....	45,670 00	50,000 00	25,000 00	25,000 00	
96	Customs Dues.....	100,000 00	50,000 00		50,000 00	
97	Departmental Library.....	1,000 00	1,000 00	1,000 00		
98	Dominion Arsenal, Lindsay....		258,112 00		258,112 00	
99	Dominion Arsenal, Quebec....	300,000 00	532,512 00		532,512 00	
100	Engineer Services and Works....	1,205,100 00	705,000 00	475,000 00	230,000 00	
101	Grants to Associations, etc....	79,900 00	105,000 00	80,000 00	25,000 00	
102	Maintenance Military Proper- ties.....	100,000 00	200,000 00	175,000 00	25,000 00	
103	Ordnance Arms, Lands, etc....	1,980,865 00	100,000 00		100,000 00	
104	Pay of Staff.....	205,500 00	345,600 00	345,600 00		
105	Permanent Force.....	2,180,000 00	6,500,000 00	6,071,986 00	428,014 00	
106	Printing and Stationery.....	70,000 00	70,000 00	70,000 00		
107	Royal Military College.....	140,000 00	254,819 00	220,000 00	34,819 00	
108	Salaries and Wages.....	192,000 00	331,463 00	260,000 00	71,463 00	
109	Schools of Instruction.....	100,000 00	150,000 00		150,000 00	
110	Topographic Survey.....	40,000 00	45,000 00	35,000 00	10,000 00	
111	Training Areas.....	200,000 00	30,000 00	35,000 00		5,000 00
112	Transport and Freight.....	200,000 00	300,000 00	25,000 00	275,000 00	
113	Warlike Stores.....	703,100 00	400,000 00		400,000 00	
	Appropriations not required for 1920-21.....	31,670 00		966 02		966 02
		10,917,305 00	12,498 506 00	8,369,552 02	4,128,953 98	
	Statutory— Pay of military members of the Militia Council and Inspector General.....	21,600 00	21,600 00	21,600 00		
	SUMMARY.					
	To be voted.....	10,917,305 00	12,498,506 00	8,369,552 02	4,128,953 98	
	Statutory.....	21,600 00	21,600 00	21,600 00		
		10,938,905 00	12,520 106 00	8,391,152 02	4,128,953 98	

Details.	1920-21.	1919-20.
ALLOWANCES, ACTIVE MILITIA.	\$ cts.	\$ cts.
Allowances to officers of the Active Militia for Command Pay, Drill instructions, Care of Arms, Postage, etc.....	120,000 00	100,000 00
ANNUAL DRILL.		
Pay and subsistence of officers, N.C. officers and men of the Active Militia trained at local headquarters, and at camps of Annual Training, including transport and all other expenses connected with the camps.....	1,500,000 00	350,000 00
CADET SERVICES.		
Pay of Organizers and Inspectors, and of drill instructors. Expenses of teachers qualifying at Military Schools and of Permanent Force instructors. Uniform allowance and expenses in connection with Cadet camps, etc.....	390,000 00	100,000 00

SESSIONAL PAPER No. 3

XII—MILITIA AND DEFENCE.—*Continued.*

Details.	1920-21.	1919-20.
	\$ cts.	\$ cts.
CLOTHING AND NECESSARIES.		
Purchase of special sized clothing, badges and miscellaneous articles, and cash allowances for Highland regiments, etc., who provide their own clothing.....	60,000 00	
CONTINGENCIES.		
Miscellaneous and unforeseen expenses, allowances to officiating clergymen at Permanent Force stations, legal expenses, guards of honour, escorts and salutes, etc., etc.....	50,000 00	25,000 00
CUSTOMS DUES.		
Customs duty on imported clothing and stores including materials for the manufacture of ammunition at the Dominion Arsenals..	50,000 00	
DEPARTMENTAL LIBRARY.		
Purchase of books of reference and technical works for the Library...	1,000 00	1,000 00
DOMINION ARSENAL, LINDSAY.		
Wages of employees and all expenses in connection with the operation of and the manufacture of small arms ammunition, etc.....	258,112 00	
DOMINION ARSENAL, QUEBEC.		
Wages of employees and all expenses in connection with the operation of and the manufacture of small arms ammunition, etc.....	532,512 00	
ENGINEER SERVICES AND WORKS.		
Ordinary repairs and works.....	490,000 00	425,000 00
Halifax Defences.....	50,000 00	20,000 00
Quebec Defences.....	5,000 00	20,000 00
Esquimalt Defences.....	5,000 00	10,000 00
Halifax Pavements.....	30,000 00	
Quebec Walls.....	50,000 00	
Rifle Ranges.....	75,000 00	
	705,000 00	475,000 00
GRANTS TO ASSOCIATIONS, ETC.		
Grants to Rifle Associations, Active Militia Bands, Military Institutes and Regimental Associations	105,000 00	80,000 00
MAINTENANCE, MILITARY PROPERTIES.		
Rent, fuel, light, water and contingencies in connection with the maintenance of drill halls, armouries, rifle ranges, etc., for the Militia.	200,000 00	175,000 00
ORDNANCE, ARMS, LANDS, ETC.		
Purchase of small arms, inspection of ammunition and changes in Howitzer equipment. Land for Rifle Ranges, etc.....	100,000 00	
PAY OF STAFF.		
Pay and Allowances of the Staff at Headquarters and in the Military Districts.	345,600 00	345,600 00
PERMANENT FORCE.		
Pay and allowances and subsistence of 490 officers, 852 warrant officers, staff sergeants and sergeants and 4,525 rank and file of the Permanent Force, which force is being used mainly for supplying instructors for, and the administration and training of the Active Militia. Forage for 1,229 horses. Purchase of 500 remounts. Maintenance of incidentals.....	6,500,000 00	6,071,986 00

XII—MILITIA AND DEFENCE.—*Concluded.*

Details.	1920-21.	1919-20-
	\$ cts.	\$ cts.
PRINTING AND STATIONERY.		
To pay the King's Printer for printing and stationery required for Militia and for the purchase of text books, etc., also for the translation into French of regulations, orders, etc.....	70,000 00	70,000 00
ROYAL MILITARY COLLEGE.		
For all expenses except repairs to buildings.....	254,819 00	220,000 00
SALARIES AND WAGES.		
For pay of caretakers, messengers, boat crews at Halifax, engineers and firemen in the drill halls, and all other civil employees in the Districts not provided for elsewhere.....	331,463 00	260,000 00
SCHOOLS OF INSTRUCTION.		
Pay and allowances and travelling expenses of officers, N.C. officers and men of the Active Militia, undergoing courses of instruction at Permanent Schools, including the Royal Military College and expenses connected with Provisional Schools for the Active Militia.....	150,000 00	
TOPOGRAPHIC SURVEY.		
For pay of men temporarily employed on this work and all contingent expenses in connection.....	45,000 00	35,000 00
TRAINING AREAS.		
For the purchase of land for training areas in the various Districts...	30,000 00	35,000 00
TRANSPORT AND FREIGHT.		
Transport and travelling expenses of staff.....	50,000 00	15,000 00
Transport and travelling expenses of Permanent Force.....	100,000 00	10,000 00
Railway transport of officers and men attending Schools of Instruction	50,000 00	
Freight, expenses and cartage charges.....	100,000 00	
	300,000 00	25,000 00
WARLIKE STORES.		
Artillery Stores.....	163,500 00	
Engineer ".....	50,000 00	
Medical ".....	20,000 00	
General ".....	456,825 00	
	690,325 00	
Less the amount which will probably not be required owing to the fact that the Active Militia will likely not train up to full strength, and to the slow rate of enlistments in the Permanent Force.....	290,325 00	
	400,000 00	

SESSIONAL PAPER No. 3

XIII—RAILWAYS AND CANALS—CHARGEABLE TO CAPITAL.

Amount to be voted.....\$29,246,695 00.

No. of Vote:	Details.	Revote.	1920-21.	1919-20.
	RAILWAYS.			
	<i>Canadian Government Railways.</i>			
114	Construction and Betterments (to be expended under the direction of and upon such terms and conditions as the Governor in Council may from time to time provide).....	5,036,005 00	6,321,194 00	11,121,681 00
	<i>Miscellaneous Railway Equipment.</i>			
115	To acquire directly or indirectly, or to assist in acquiring during the current fiscal year, railway equipment and materials for the purposes and upon the terms (save as herein varied) mentioned in Chapter 38 of the Statutes of 1918. The assistance herein provided may be by way of advances to the Canadian National Rolling Stock Company or any company comprised in the Canadian Northern Railway or by way of equipment or materials acquired by the Minister.....	3,603,322 00	16,925,501 00	35,000,000 00
	<i>Hudson Bay Railway.</i>			
116	Port Nelson Terminals.....	70,000 00	100,000 00	100,000 00
	CANALS.			
117	Welland Ship Canal—Construction.....		5,500,000 00	3,500,000 00
	Trent Canal—Construction and Betterments.....		400,000 00	1,000,000 00
	VARIOUS.			
	<i>Appropriation not required for 1920-21.....</i>			1,575,797 16
	SUMMARY.			
	Canadian Government Railways.....	5,036,005 00	6,321,194 00	11,121,681 00
	Miscellaneous Railway Equipment.....	3,603,322 00	16,925,501 00	35,000,000 00
	Hudson Bay Railway.....	70,000 00	100,000 00	100,000 00
	Welland Ship Canal.....		5,500,000 00	3,500,000 00
	Trent Canal.....		400,000 00	1,000,000 00
	Various—(<i>Appropriation not required 1920-21</i>).....			1,575,797 16
	Total.....	8,709,327 00	29,246,695 00	52,297,478 16

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XIV—RAILWAYS AND CANALS—CHARGEABLE TO INCOME.

Amount to be voted.....\$49,882,574 33.

No. of Vote.	Details.	Revote.	1920-21.	1919-20.
		\$ cts.	\$ cts.	\$ cts.
	CANALS.			
118	Chambly—Improvements.....	17,000 00	17,000 00	40,000 00
119	Carillon and Grenville—Improvements.....		13,100 00	17,000 00
120	Lachine—Dredging.....		26,000 00	25,000 00
121	Soulanges—Improvements.....	30,000 00	30,000 00	152,000 00
122	St. Anne's Lock—Improvements.....		10,300 00	
123	Lake St. Francis—Protection Works.....		2,500 00	
124	Ontario-St. Lawrence—Improvements.....	7,500 00	39,500 00	54,000 00
125	Trent—Improvements.....	200,000 00	377,030 00	329,000 00
126	Welland—Improvements.....		150,000 00	175,000 00
		254,500 00	665,400 00	792,000 00
	MISCELLANEOUS.			
	Arbitrations and Awards and costs of litigation.....	2,000 00	2,000 00	20,000 00
	Board of Railway Commissioners for Canada—Main- tenance and operation of, including \$800.00 for Clyde Leavitt as Chief Fire Inspector.....		190,000 00	190,150 00
	Board of Railway Commissioners for Canada—To pay expenses in connection with cases before the Board..	5,000 00	5,000 00	15,000 00
	Contribution to International Association of Railways Congress.....		97 33	97 33
	Commissioner of Highways—To provide for the or- ganization and payment of staff of Commissioner of Highways, including A. W. Campbell, C.E., as Commissioner of Highways at \$5,000.00 per annum		25,000 00	25,000 00
	Governor General's Cars: Attendance, Repairs and Alterations.....		5,000 00	5,000 00
127	Loan not exceeding \$48,611,077 repayable on demand with interest payable half yearly at the rate of six per centum (6%); to be used to meet expenditures made or indebtedness incurred in paying deficits in operation or interest on securities in excess of amount available from net earnings, or paying maturing loans of the Canadian Northern Railway Company or any Company included in the Canadian Northern Railway System, and for construction and better- ments; said loan to be secured by mortgage on the undertaking of the Canadian Northern Railway System, containing such terms and conditions as the Governor in Council may approve.....		48,611,077 00	35,000,000 00
	Miscellaneous works not provided for.....	2,000 00	2,000 00	2,500 00
	Printing and Stationery—Outside Service.....		7,000 00	7,000 00
	Surveys and Inspections—Canals, including salaries and expenses of experts employed temporarily.....		70,000 00	40,000 00
	Surveys and Inspections, and general expenditures— Railways, including salaries and expenses of experts employed temporarily.....		100,000 00	55,000 00
	To provide for payment of expenses in connection with the acquisition of the Grant Trunk and associated Railway Systems.....		200,000 00	50,000 00
	Appropriations not required for 1920-21.....			278,746 83
		9,000 00	49,217,174 33	35,688,494 16
	AUTHORIZED BY STATUTE.			
	Salaries of Board of Railway Commissioners.....		58,500 00	55,000 00
	SUMMARY.			
	To be voted—Canals.....	254,500 00	665,400 00	792,000 00
	“ Miscellaneous.....	9,000 00	49,217,174 33	35,688,494 16
	Authorized by Statute.....		58,500 00	55,000 00
	Total.....	263,500 00	49,941,074 33	36,535,494 16

SESSIONAL PAPER No. 3

XV—PUBLIC WORKS—CHARGEABLE TO CAPITAL.

Amount to be voted.....\$6,400,000 00

No. of Vote.		Revote.	1920-21.	1919-20.
	PUBLIC BUILDINGS.	\$ cts.	\$ cts.	\$ cts.
128	Ottawa Parliament Building—Restoration—The plans for the said building and the method to be adopted for securing the reconstruction thereof to be subject to the approval of the Joint Committee appointed by the Prime Minister and the Leader of the Opposition		2,000,000 00	2,000,000 00
	<i>Appropriations not required for 1920-21.</i>			1,000,000 00
			2,000,000 00	3,000,000 00
	HARBOURS AND RIVERS.			
	Esquimalt, B.C., New Dry Dock.....	450,000 00	500,000 00	500,000 00
	Port Arthur and Fort William—Harbour and river improvements.....	180,000 00	600,000 00	500,000 00
129	Quebec Harbour—Champlain Dry Dock—To complete.....	67,000 00	150,000 00	207,000 00
	St. John Harbour—Improvements.....		1,250,000 00	1,000,000 00
	Toronto Harbour—Improvements.....		1,700,000 00	700,000 00
	Toronto Island—Breakwater—Protection.....	200,000 00	200,000 00	200,000 00
	<i>Appropriations not required for 1920-21.</i>			94,800 00
		897,000 00	4,400,000 00	3,201,800 00
	SUMMARY.			
	Public Buildings.....		2,000,000 00	3,000,000 00
	Harbours and Rivers.....	897,000 00	4,400,000 00	3,201,800 00
		897,000 00	6,400,000 00	6,201,800 00

XVI—PUBLIC WORKS—CHARGEABLE TO INCOME.

Amount to be voted.....\$11,129,035.00.

No. of Vote	Details.	Revote.	1920-21.	1919-20.
		\$ cts.	\$ cts.	\$ cts.
	PUBLIC BUILDINGS.			
	<i>Nova Scotia.</i>			
130	Amherst—Drill Hall—Grading, paving, etc.....	12,000 00	25,000 00	12,000 00
	Halifax—Dominion Buildings—Improvements, re- pairs, etc.....		7,000 00	7,000 00
	Halifax Quarantine Station—Repairs and Improve- ments.....	3,000 00	5,000 00	11,240 00
	Sydney Quarantine Station—Repairs and improve- ments.....	5,000 00	5,000 00	5,000 00
	Appropriation not required for 1920-21.....			21,500 00
		20,000 00	42,000 00	56,740 00
	<i>New Brunswick.</i>			
131	St. John—Dominion buildings—Improvements, etc.....		7,000 00	5,000 00
	St. John Post Office—Repairs and renewals to heating system.....		2,500 00	
	St. John—Quarantine Station on Partridge Island— Rebuilding detention building destroyed by fire.....	5,000 00	9,000 00	34,000 00
	Appropriation not required for 1920-21.....			15,950 00
		5,000 00	18,500 00	54,950 00
	<i>Prince Edward Island.</i>			
	Appropriation not required for 1920-21.....			2,000 00
	<i>Maritime Provinces Generally.</i>			
132	Dominion Public buildings—Improvements, repairs, etc.....		25,000 00	25,000 00
	<i>Quebec.</i>			
133	Dominion Public buildings, Improvements, repairs, etc.....		25,000 00	35,000 00
	Granby—Public building, Alterations and improve- ments.....	6,500 00	18,000 00	6,500 00
	Grosse Isle Quarantine Station—New buildings and repairs.....	195,000 00	200,000 00	400,000 00
	Montreal—Dominion buildings—Improvements, re- pairs, etc.....		30,000 00	30,000 00
	Montreal General Post Office—Improvements.....	32,000 00	32,000 00	46,000 00
	Quebec—Reconstruction of store building on Marine Wharf.....	5,500 00	9,000 00	15,000 00
	Appropriation not required for 1920-21.....			676,659 76
		239,000 00	314,000 00	1,209,159 76
	<i>Ontario.</i>			
134	Dominion Public buildings—Improvements, repairs, etc.....		35,000 00	35,000 00
	Hamilton Post Office—Improvements.....	2,500 00	8,000 00	2,500 00
	Hamilton.—Postal Station "B".....	15,000 00	25,000 00	35,000 00
	Kingston R.M.C.—Covered Drill Hall—grading, side- walks, etc.....	3,500 00	3,500 00	7,500 00
	Kingston R.M.C.—Enlargement of Educational block Kingsville—Public building.....	25,000 00	265,000 00	150,000 00
	Lindsay—Post Office fittings.....		1,700 00	
	Oshawa—New Public building.....	2,000 00	2,000 00	
	Ottawa Departmental buildings—To connect with central heating plant.....		5,000 00	23,000 00
	Ottawa Departmental buildings—Fittings, etc.....		11,000 00	34,000 00
	Ottawa—Printing Bureau—Passenger elevator and additions and improvements to buildings.....	89,000 00	100,000 00	75,000 00
	Ottawa—Post Office Improvements.....		89,000 00	89,000 00
			9,000 00	6,000 00
	Carried forward.....	137,000 00	554,200 00	457,000 00

SESSIONAL PAPER No. 3

XVI—PUBLIC WORKS—CHARGEABLE TO INCOME—*Continued.*

No. of Vote.	Details.	Revote.		1920-21.		1919-20.	
		\$	cts.	\$	cts.	\$	cts.
	PUBLIC BUILDINGS—Continued.						
	Brought forward	137,000	00	554,200	00	457,000	00
	<i>Ontario—Con.</i>						
	Ottawa—Royal Mint—To install an underground service for auxiliary electric power between the Printing Bureau and the Mint			4,000	00		
	Ottawa—Royal Mint, two additional coining presses			12,000	00		
	Sault Ste. Marie—Public building—Repairs and improvements	4,800	00	7,500	00	4,800	00
134	St. Thomas—Public building—Improvements	4,000	00	5,000	00	4,000	00
	Toronto Dominion buildings—Improvements, repairs, etc.			25,000	00	21,000	00
	Toronto—Postal Station "A"—To complete	255,000	00	425,000	00	635,000	00
	Walkerton—Rural Mail Shelter	1,200	00	1,250	00	1,200	00
	<i>Appropriation not required for 1920-21</i>					1,522,162	25
		402,000	00	1,033,950	00	2,645,162	25
	<i>Manitoba.</i>						
	Dominion Public buildings—Improvements, repairs, etc.			17,000	00	18,000	00
	Portage la Prairie—Enlargement and improvement of public building	25,000	00	30,000	00	25,000	00
135	Winnipeg Dominion buildings—Improvements, repairs, etc.			20,000	00	29,000	00
	Winnipeg Immigration buildings—Improvements			3,000	00	3,000	00
	Winnipeg—Postal Station "A"—Improvements	9,500	00	24,000	00	10,500	00
	<i>Appropriation not required for 1920-21</i>					5,000	00
		34,500	00	94,000	00	90,500	00
	<i>Saskatchewan.</i>						
	Dominion Public buildings—Improvements, repairs, etc.			17,090	00	15,000	00
	Humboldt, Government share of cost of local improvements			950	00		
136	Indian Head—Forestry Branch Dept. of Interior—Buildings			12,000	00	17,000	00
	Lloydminster—Government's share of cost of sidewalks			1,000	00		
	Regina—Alterations and fittings for office of Assistant Receiver General			2,000	00	4,900	00
	<i>Appropriation not required for 1920-21</i>					14,600	00
				32,950	00	51,500	00
	<i>Alberta.</i>						
	Athabaska—Public building—Repairs			1,000	00		
	Calgary Dominion Buildings—Improvements, repairs, etc.			4,000	00	3,000	00
137	Coutts—Immigration building—Improvements			2,500	00		
	Dominion Public Buildings—Improvements, repairs, etc.			15,000	00	15,000	00
	<i>Appropriations not required for 1920-21</i>					114,854	92
				22,500	00	132,854	92
	<i>British Columbia.</i>						
	Dominion Public Buildings—Improvements, repairs, etc.			14,000	00	17,000	00
	Kamloops—New Public Building	4,900	00	25,000	00	20,000	00
138	Vancouver Dominion Buildings—Improvements, repairs, etc.			10,000	00	7,000	00
	Williams Head Quarantine Station—Land—including interest at 5% from date of expropriation	4,600	00	10,000	00	4,600	00
	Carried forward	9,500	00	59,000	00	48,600	00

XVI—PUBLIC WORKS—CHARGEABLE TO INCOME—*Continued.*

	Details.	Revote.	1920-21.	1919-20.
	PUBLIC BUILDINGS— <i>Continued.</i>	\$ cts.	\$ cts.	\$ cts.
	Brought forward.....	9,500 00	59,000 00	48,600 00
	<i>British Columbia—Con.</i>			
135	Williams Head Quarantine Station—Repairs and improvements to existing buildings, fittings, etc..	10,000 00	20,000 00	20,000 00
	<i>Appropriations not required for 1920-21.....</i>			85,875 60
		19,500 00	79,000 00	154,475 60
	<i>Generally.</i>			
	Experimental Farms—New buildings and improvements, renewals and repairs, etc., in connection with existing buildings, fittings, etc.....		200,000 00	150,000 00
139	Flags for Dominion Public Buildings.....		5,000 00	5,000 00
	Dominion Public Buildings—Generally.....		30,000 00	30,000 00
	Royal Canadian Mounted Police Buildings		500,000 00	.....
			735,000 00	185,000 00
	<i>Rents, repairs, furniture, heating, etc.</i>			
	Ottawa Public Buildings:—			
	Dominion Observatory and Geodetic Survey Building—Maintenance of grounds, etc.....		5,000 00	3,000 00
	Elevator Attendants.....		68,000 00	55,000 00
	Lighting including roads and bridges.....		90,000 00	65,000 00
	Heating, including salaries of engineers, firemen and watchmen.....		340,000 00	250,000 00
	Departments Generally—Care and cleaning of Departmental Buildings, including amount of \$100. to E. Snowdon for firing noon gun.....		400,000 00	310,000 00
	Repairs, furniture, grounds, snow and street maintenance, etc.....		450,000 00	550,000 00
	Rideau Hall (including grounds) improvements, furniture, maintenance, etc.....		50,000 00	65,000 00
	Rideau Hall—Allowance for fuel and light.....		17,000 00	17,000 00
	Telephone Service.....		68,500 00	66,650 00
140	Dominion Public Buildings:—			
	Dominion Immigration Buildings—Repairs, furniture, etc.....		15,000 00	13,000 00
	Dominion Quarantine Station—Maintenance.....		5,000 00	4,000 00
	Fittings and general supplies and furniture.....		75,000 00	100,000 00
	Heating.....		375,000 00	315,000 00
	Lighting.....		190,000 00	175,000 00
	Power for running elevators, stamp-cancelling machines, etc.....		90,000 00	65,000 00
	Rents.....		1,070,000 00	990,000 00
	Salaries of caretakers, engineers, firemen, etc.....		625,000 00	600,000 00
	Supplies for caretakers, etc.....		30,000 00	35,000 00
	Water.....		60,000 00	53,000 00
	Yukon Public Buildings—Rents, repairs, fuel, light, water service and caretakers' salaries		40,000 00	40,000 00
	Victoria, B.C. Astrophysical Observatory (Little Saanich Mountain) Maintenance, repairs, etc.		3,000 00	4,500 00
			4,066,500 00	3,776,150 00
	HARBOURS AND RIVERS.			
	<i>Nova Scotia.</i>			
	Arisaig—Repairs to wharf.....		1,500 00	3,000 00
	Battery Point—Repairs to breakwater.....		1,000 00	.....
	Boisdale—Wharf.....	1,800 00	2,600 00	1,800 00
141	Bayfield—Repairs to breakwater.....		1,200 00	.....
	Cow Bay (Port Morien)—Repairs to breakwater.....	6,000 00	6,000 00	6,000 00
	D'Escousse—Repairs to wharf.....		720 00	.....
	Devil's Island—Repairs to breakwater.....	10,000 00	13,300 00	10,000 00
	Digby—Repairs to pier.....		5,000 00	3,000 00
	Carried forward	17,800 00	31,320 00	23,800 00

SESSIONAL PAPER No. 3

XVI—PUBLIC WORKS—CHARGEABLE TO INCOME—Continued.

No. of Vote.	Details.	Revote.	1920-21.	1919-20.
		\$	\$	\$
	HARBOURS AND RIVERS—Continued.			
	Brought forward.....	17,800 00	31,320 00	23,800 00
	<i>Nova Scotia—Con.</i>			
	Drum Head—Repairs to breakwater.....		2,500 00	
	East Jordan—Repairs to breakwater.....		600 00	
	Eatonville—Repairing and rebuilding breakwaters.....		3,500 00	
	Friar's Head—Harbour improvements.....	3,800 00	3,800 00	3,800 00
	Granville Centre—Repairs to wharf approach.....		1,000 00	
	Harbours and Rivers Generally—Repairs and improvements.....		60,000 00	60,000 00
	Harbourville—Repairs to breakwaters.....		800 00	
	Irish Cove—Wharf reconstruction.....	2,800 00	2,800 00	2,800 00
	Inverness—Harbour improvements.....	6,200 00	12,000 00	18,000 00
	Johnston's Harbour—Repairs to wharf.....		500 00	
	Larry's River—Repairs to breakwater.....		3,000 00	
	Little Brook—Repairs to breakwater.....		1,500 00	3,000 00
	Mabou Harbour—Repairs to jetties.....		1,600 00	
	Meteghan—Breakwater extension.....	9,700 00	16,500 00	13,800 00
	McNair's Cove—Repairs to wharf.....		1,200 00	3,300 00
	Mosher's Bay—Repairs and improvements to breakwater.....	6,650 00	6,650 00	6,650 00
	Newport Landing—Repairs to wharf.....		1,600 00	
	New Harbour—Repairs to breakwater.....		2,000 00	
	North Ingonish—Reconstruction of breakwater.....	7,800 00	11,000 00	7,800 00
	Owl's Head—Repairs to wharf.....		3,400 00	
141	Pleasant Harbour—Repairs to wharf.....		1,500 00	
	Portapique—Repairs to wharf.....		600 00	
	Port Beckerton—Repairs to wharf.....		700 00	
	Port George—Repairs to wharf and breakwater.....		1,800 00	
	Port Hawkesbury—To complete repairs to wharf.....		3,400 00	800 00
	Port Hood—Wharf repairs and extension.....	7,000 00	7,000 00	7,000 00
	Seotch Cove (White Point)—Breakwater extension.....	9,800 00	9,800 00	12,000 00
	Shenacadie—Wharf.....	9,750 00	12,000 00	9,750 00
	Sober Island—Extension to wharf.....	6,000 00	6,000 00	6,000 00
	South Lake, Lakevale—Repairs to piers.....		1,025 00	
	Spry Bay, Josie's—Repairs to wharf.....		2,500 00	
	Summerville—Repairs to wharf.....		5,900 00	
	Sydney—Wharf.....	100,000 00	100,000 00	100,000 00
	Tennycap—Repairs to wharf.....		1,200 00	
	The Wharves—Repairs to breakwater and shore protection.....		800 00	
	Three Fathom Harbour—Repairs to breakwater.....	5,400 00	6,000 00	6,040 00
	The "Points" West Bay—Repairs to wharf.....	1,500 00	1,500 00	1,500 00
	Vogler's Cove—Repairs to wharf.....		900 00	
	West Chezzetcook—Repairs to breakwater.....		15,100 00	
	Westport—Repairs to wharf.....		4,000 00	
	Yarmouth Bar—Repairs and improvements.....	1,500 00	4,000 00	4,500 00
	<i>Appropriations not required for 1920-21.....</i>			213,160 00
	<i>Prince Edward Island.</i>	195,700 00	352,995 00	503,700 00
	Annandale—Repairs to wharf.....		3,500 00	
	Cape Traverse—Repairs to pier.....		2,500 00	
	Graham's Pond—Repairs to breakwater.....		1,500 00	
	Harbours and Rivers Generally—Repairs and improvements.....		14,000 00	14,000 00
	Hickey's Wharf—Repairs and reconstruction.....		3,500 00	
	Miminingash Harbour—Reconstruction of breakwater.....		2,700 00	2,350 00
142	North Lake—Boat Harbour.....	27,000 00	27,000 00	27,000 00
	Pinette—Reconstructing ice break.....		1,200 00	2,200 00
	Souris—To repair and strengthen breakwater.....	13,500 00	40,000 00	35,000 00
	St. Mary's Bay—Repairs to wharf.....		1,100 00	
	St. Peter's Bay—Repairs to breakwater.....		2,800 00	
	Victoria—Repairs to pier.....		2,900 00	
	West Point—Repairs to wharf.....		1,600 00	
	Wood Islands—Repairs to breakwaters.....	350 00	800 00	1,000 00
	<i>Appropriations not required for 1920-21.....</i>			12,900 00
		40,850 00	105,100 00	94,450 00

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XVI—PUBLIC WORKS—CHARGEABLE TO INCOME—*Continued.*

No. of Vote.	Details.	Revote.	1920-21.	1919-20.
	HARBOURS AND RIVERS—Continued.	\$	\$	\$
	<i>New Brunswick.</i>			
	Bay du Vin—Repairs to wharf.....		2,400 00	
	Buctouche—Repairs to wharf.....		1,300 00	
	Campbellton—Repairs to wharfs.....	2,000 00	2,000 00	2,000 00
	Campbellton—Repairs to ferry landing.....		1,500 00	
	Cape Bald—Repairs to breakwater pier.....		10,000 00	3,200 00
	Chockfish—To repair breakwater.....		1,400 00	1,200 00
	Cocagne—Repairs to wharf.....	1,350 00	1,700 00	1,500 00
	Dalhousie—Repairs to wharf and breakwater.....		750 00	750 00
	Harbours and Rivers Generally—Repairs and im- provements.....		65,000 00	65,000 00
	Loggieville—Repairs to wharf.....		1,200 00	
	Mill Cove—Repairs to wharf.....		750 00	
	Moncton—Repairs to wharf.....	1,400 00	2,800 00	1,500 00
143	Negro Point—Breakwater repairs.....	5,500 00	5,500 00	15,000 00
	New Mills—Repairs to wharf.....		900 00	
	North Head, Grand Manan Island—Repairs to break- water-wharf.....		5,225 00	
	Petit Rocher—Repairs to breakwater.....	9,000 00	15,000 00	9,000 00
	Quaco (St. Martin's)—Reconstruction of breakwater and repairs to pier.....	22,000 00	22,000 00	22,000 00
	Seal Cove—Repairs to breakwaters.....		2,700 00	
	Shippigan Gully—Repairs to breakwater.....	10,400 00	12,000 00	17,000 00
	Stonehaven—Repairs to breakwater.....	400 00	1,500 00	1,600 00
	St. George—Repairs to wharf.....		5,000 00	
	St. Louis—Repairs to wharf.....		1,200 00	
	Tracadie—Repairs to wharf.....		2,000 00	
	Wilson's Beach—Repairs and improvements to break- water-wharf.....		8,700 00	
	Appropriations not required for 1920-21.....			61,470 00
		52,050 00	172,525 00	208,220 00
	<i>Quebec.</i>			
	Anse aux Gascons—Wharf.....	36,000 00	36,000 00	36,000 00
	Aylmer—Repairs to wharf.....		2,000 00	
	Beloeil—Repairs to protection piers.....		7,700 00	3,700 00
	Berthier (en bas)—Repairs to wharf.....		3,000 00	18,600 00
	Buckingham—Wharf.....	8,000 00	8,000 00	8,000 00
	Cabano—Repairs to wharf.....		2,400 00	1,600 00
	Cap St. Ignace—Repairs to wharf.....		6,000 00	4,000 00
	Caughnawaga—Repairs to wharf.....		2,500 00	
	Chucontimi—Repairs to wharf.....		4,500 00	
	Contrecoeur—Repairs to wharf approach.....		3,000 00	
	Coteau du Lac—Repairs to wharf.....		1,100 00	
	Esquimaux Point—Wharf repairs.....	1,700 00	1,700 00	2,700 00
	Fasset—Repairs to wharf.....		650 00	1,000 00
	Gaspé Basin—Wharf repairs.....	1,500 00	4,150 00	3,300 00
	Grande Rivière—Repairs to pier.....	4,500 00	12,900 00	6,100 00
	Grosse Isle Quarantine Station—Extension of wharfs.....	50,000 00	50,000 00	50,000 00
144	Grosse Isle—Repairs to wharfs.....		5,500 00	6,500 00
	Harbours and Rivers generally—Repairs and im- provements.....		75,000 00	75,000 00
	He Perrot—Wharf repairs and improvements.....		2,300 00	
	Louiseville—Repairs to wharf.....		1,000 00	
	Maguasha—Repairs to wharf.....		600 00	
	Mont Louis—Repairs to wharf.....	250 00	1,250 00	700 00
	Montmagny—Repairs to wharf.....		4,400 00	2,000 00
	Nicolet—Repairs to wharf.....		600 00	
	North Temiskaming—Wharf.....	13,000 00	13,000 00	13,000 00
	Notre Dame des Sept Douleurs—(Isle Verte) Com- pletion of landing wharf.....	5,000 00	5,000 00	5,000 00
	Pointe aux Trembles—Repairs to wharf.....	6,000 00	6,000 00	7,800 00
	Pointe Pizéau, Sillery—Repairs to wharf.....	13,000 00	13,000 00	16,000 00
	Pointe Shea, Amherst—Repairs to pier.....	10,000 00	10,000 00	10,000 00
	Poltimore—Wharf.....	3,000 00	3,000 00	3,000 00
	Carried forward.....	151,950 00	286,250 00	274,000 00

SESSIONAL PAPER No. 3

XVI—PUBLIC WORKS—CHARGEABLE TO INCOME—*Continued.*

No. of Vote.	Details.	Revote.	1920-21.	1919-20.
	HARBOURS AND RIVERS—<i>Con.</i>	\$ cts.	\$ cts.	\$ cts.
	<i>Quebec—Con.</i>			
	Brought forward.....	151,950 00	286,250 00	274,000 00
	Port Daniel—Repairs to wharf.....		1,000 00	
	Quebec Harbour—River St. Charles— Repairs to plant		15,000 00	
	Rimouski—Harbour improvements.....		13,000 00	69,000 00
	Riviere du Loup (en bas)—Repairs to wharf.....		3,800 00	2,400 00
	Riviere Ouelle—Repairs to wharf.....		1,200 00	1,200 00
	Ruisseau Le Blanc—Repairs to wharf.....		600 00	
	St. Alphonse—Repairs to wharf.....	3,200 00	5,000 00	5,300 00
	Ste. Anne de Beaupre—Wharf repairs and reconstruc- tion.....	30,000 00	30,000 00	39,000 00
144	Ste. Anne de Sorel—Repairs to wharf.....		2,500 00	
	St. Denis—Repairs to wharf.....		1,300 00	
	St. Famille—Wharf repairs and reconstruction.....	17,000 00	17,000 00	17,000 00
	St. Francois Sud—Repairs to wharf.....	27,400 00	33,000 00	27,600 00
	St. Jean d'Orleans—Repairs to wharf.....	31,000 00	31,000 00	35,000 00
	St. John's—Renewal of booms.....		1,400 00	
	St. Joseph de Sorel—Reconstruction of ice breaker.....		3,500 00	
	St. Laurent, Island of Orleans—Repairs to wharf.....	15,000 00	21,000 00	15,000 00
	St. Michel de Bellechasse—Repairs to wharf.....	36,000 00	36,000 00	53,600 00
	St. Paul, Isle aux Noix—Repairs to wharf.....		3,000 00	1,700 00
	Sorel—Wharf repairs and reconstruction.....	8,600 00	10,400 00	8,600 00
	Three Rivers—Repairs to coal dock.....		3,450 00	
	<i>Appropriations not required for 1920-21.....</i>			253,093 50
		320,150 00	519,400 00	802,493 50
	<i>Ontario.</i>			
	Bayfield—Repairs to pier.....		6,000 00	3,800 00
	Belle River—Repairs to harbour walls.....		1,700 00	
	Blind River—Repairs to wharf.....		2,000 00	
	Burk's Falls—Repairs to wharf.....		5,000 00	
	Burlington Channel—Repairs to pier.....	17,000 00	17,000 00	30,800 00
	Cobourg—Repairs to piers.....	9,000 00	13,000 00	26,800 00
	Collingwood—Breakwater reconstruction.....	50,000 00	50,000 00	50,000 00
	Depot Harbour—Wharf renewal.....	34,000 00	36,000 00	34,000 00
	French River dams—Repairs and maintenance.....		3,000 00	3,000 00
	Goderich—Repairs to docks.....		3,500 00	2,700 00
	Grand Bend—Repairs to piers.....		2,300 00	1,250 00
	Haileybury—Repairs to wharfs.....		1,000 00	1,400 00
	Harbours and Rivers Generally—Repairs and improve- ments.....		65,000 00	65,000 00
	Kagawong—Wharf.....	9,000 00	12,000 00	9,000 00
	Kenora—Extending wharf.....	1,400 00	2,500 00	1,400 00
	Kincardine Harbour—Contribution to Municipality towards protection of Government piers.....	1,050 00	1,050 00	1,050 00
145	Kingston—Maintenance and operation of combined wharfs and bridges.....		12,800 00	11,300 00
	Kingston—Repairs to R.M.C. Dock.....		850 00	1,350 00
	Kingsville—Repairs and renewals to piers.....		8,000 00	850 00
	Leamington—Repairs to pier.....		9,200 00	950 00
	Little Current—Rebuilding wharf.....	44,000 00	44,000 00	54,000 00
	New Liskeard—Repairs to wharf.....		850 00	
	North Bay—Repairs to wharf.....	640 00	800 00	800 00
	Oshawa—Repairs to wharf.....	12,000 00	15,000 00	12,000 00
	Parry Sound—Renewals to breastworks at Two and Seven Mile Narrows.....	1,250 00	1,500 00	1,250 00
	Parry Sound—Repairs to wharfs.....	4,500 00	7,000 00	4,500 00
	Pelee Island—Repairs to piers.....		2,750 00	750 00
	Pike Creek—Repairs to harbour walls.....		1,200 00	
	Port Burwell—Repairs to pier.....		7,900 00	5,700 00
	Port Colborne—Repairs to breakwaters.....	27,200 00	66,500 00	52,000 00
	Port Rowan—Repairs to pier.....		1,500 00	1,000 00
	Port Stanley—Repairs to harbour works.....		19,000 00	
	Puce—Repairs to harbour works.....		800 00	850 00
	Rondeau—Repairs to piers.....		17,000 00	
	Carried forward.....	211,040 00	437,700 00	377,500 00

XVI—PUBLIC WORKS—CHARGEABLE TO INCOME—*Continued.*

No. of Vote.	Details.	Revote.	1920-21.	1919-20.
		\$ cts.	\$ cts.	\$ cts.
	HARBOURS AND RIVERS—Con.			
	Brought forward	211,040 00	437,700 00	377,500 00
	<i>Ontario—Continued.</i>			
145	Silver Centre—Repairs to wharf		825 00	
	Sault Ste. Marie—Repairs to wharf		6,180 00	2,100 00
	Southampton—Repairs to breakwater		5,000 00	6,000 00
	Thessalon—To complete reconstruction of wharf		13,500 00	11,000 00
	Wheatley—Repairs to pier	850 00	2,100 00	850 00
	<i>Appropriations not required for 1920-21</i>			453,230 00
		211,890 00	465,305 00	850,680 00
	<i>Manitoba.</i>			
146	Dauphin River—Wharf	6,700 00	7,500 00	6,700 00
	Gimli—Repairs to wharf		3,000 00	
	Harbours and Rivers Generally—Repairs and im- provements		15,000 00	15,000 00
	Red River—Repairs to Channel protection work		7,500 00	5,000 00
	Selkirk—Repairs to wharf		3,000 00	
	<i>Appropriations not required for 1920-21</i>			49,700 00
		6,700 00	36,000 00	76,400 00
	<i>Saskatchewan and Alberta.</i>			
147	Harbours and Rivers Generally—Repairs and im- provements		20,000 00	20,000 00
	<i>British Columbia.</i>			
	Bamfield—Repairs to wharf	1,920 00	2,680 00	1,920 00
	Boswell—Floating wharf	6,500 00	6,500 00	6,500 00
	Clayoquot—Repairs to wharf		2,200 00	
	Crofton—Repairs to wharf		4,100 00	
	Fraser River—Improvements at Nicomen Island	36,000 00	36,000 00	36,000 00
	Fraser River (lower)—Improvements		25,000 00	25,000 00
	Fraser River—Dredging North Arm		32,000 00	150,000 00
	Harbours and Rivers Generally—Repairs and im- provements		95,000 00	95,000 00
	Kincolth—Wharf renewal	11,000 00	11,000 00	11,000 00
	Naas River—Removal of obstructions		10,000 00	10,000 00
	Naramata—Wharf	400 00	3,000 00	6,400 00
	New Westminster—Repairs to wharf		850 00	
	Nootka Island—Repairs to wharf		3,000 00	
148	Okanagan River—Maintaining dam and repairing bank protection works	1,500 00	3,400 00	5,800 00
	Port Moody—Repairs to wharf		800 00	
	Powell River—Addition to wharf	11,000 00	11,000 00	16,500 00
	Prince Rupert, Quarantine Station—Repairs to wharf	3,500 00	3,500 00	4,500 00
	Princess Creek—Floating wharf	6,500 00	6,500 00	6,500 00
	Refuge Bay—Repairs to wharf	4,000 00	4,000 00	4,000 00
	Robert's Creek—Repairs to wharf		980 00	
	Royston—Repairs to wharf		4,000 00	
	Spiller River—Repairs to wharf	2,000 00	2,000 00	3,000 00
	Stewart—Reconstruction of wharf	29,000 00	29,000 00	34,000 00
	Stikine River—Removal of obstructions		10,000 00	10,000 00
	Thetis Island—Reconstruction of wharf		8,500 00	
	Uclulet—Repairs to wharf	3,350 00	3,420 00	3,350 00
	Williams Head Quarantine Station—Repairs to coal wharf	4,700 00	5,480 00	4,700 00
	<i>Appropriations not required for 1920-21</i>			215,540 00
		121,370 00	323,910 00	649,710 00
	<i>Generally.</i>			
149	Harbours and Rivers Generally		30,000 00	30,000 00

SESSIONAL PAPER No. 3

XVI—PUBLIC WORKS—CHARGEABLE TO INCOME—Continued.

	Details.	Revote.	1920-21.	1919-20.
		\$ cts.	\$ cts.	\$ cts.
	DREDGING.			
150	Dredging—Maritime Provinces	20,000 00	500,000 00	450,000 00
	Dredging—Ontario and Quebec	90,000 00	450,000 00	450,000 00
	Dredging—Manitoba, Saskatchewan and Alberta	75,000 00	75,000 00	45,000 00
	Dredging—British Columbia	50,000 00	400,000 00	300,000 00
		160,000 00	1,425,000 00	1,245,000 00
	ROADS AND BRIDGES.			
	Banff—Repairs to bridge	2,150 00	3,000 00	3,500 00
	Banff—New bridge	100,000 00	100,000 00	100,000 00
	Burlington Channel—New bridge	100,000 00	100,000 00	100,000 00
	Capilano River, B.C.—Bridge—Contribution by Dominion Government, Provincial Government, and Municipality, each to contribute a like amount	11,000 00	11,000 00	11,000 00
	Dominion—Roads and bridges generally	5,000 00	5,000 00	5,000 00
	Edmonton—Repairs to bridge	1,500 00	1,500 00	1,200 00
151	International Bridge across St. John River at Edmundston, N.B., State of Maine, U.S.A., to contribute like amount	24,500 00	50,000 00	25,000 00
	North Timiskaming—To complete erection of bridge superstructure and repairs to substructure, Quebec Government to contribute \$15,000	15,000 00	15,000 00	92,000 00
	Ottawa—Maintenance and repairs of bridges and approaches		7,000 00	7,000 00
	Ottawa-Hull—New bridge to replace present Union Bridge over Ottawa River below Chaudiere	27,000 00	34,000 00	120,000 00
	Prince Rupert, B.C.—Quarantine Station—Repairs to bridge		4,500 00	
	St. Leonard's, N.B.—Bridge repairs		3,100 00	
	<i>Appropriations not required for 1920-21</i>			23,700 00
		279,650 00	334,100 00	488,400 00
	TELEGRAPH AND TELEPHONE LINES.			
	<i>Nova Scotia.</i>			
152	Cape Breton Telegraph System—Renewal of poles between Port Hawkesbury and Port Hood and between Strathlorne and Inverness		3,000 00	
	Completion of renewal of poles between East Bay and Ball's Creek		800 00	1,600 00
	Renewal of poles between Englishtown and Ingonish Ferry		2,600 00	
	Reconstruction of telephone line between Harvard Lake and N.E. Margaree		1,000 00	
	Pictou Island—Telephone cable	5,000 00	8,000 00	5,000 00
	<i>Quebec.</i>			
153	Improvements to repair service		3,000 00	3,000 00
	Grosse Isle Quarantine Telephone line—Renewal of poles, etc.		400 00	
	<i>Ontario.</i>			
154	Bath—Amherst Island Telephone Line—To grant subsidy of \$1,200 to Amherst Island Telephone Co., and to provide cable	2,200 00	2,200 00	2,200 00
	<i>Saskatchewan and Alberta.</i>			
155	Peace River Line—Office and dwelling at Grande Prairie	4,000 00	5,000 00	4,000 00
	Repairs and improvements to office buildings	500 00	500 00	1,000 00
	Carried forward	11,700 00	26,500 00	16,800 00

XVI—PUBLIC WORKS—CHARGEABLE TO INCOME—*Concluded.*

No. of Vote.	Details.	Revote.	1920-21.	1919-20.
	Brought forward.....	\$ cts. 11,700 00	\$ cts. 26,500 00	\$ cts. 16,800 00
	TELEGRAPH AND TELEPHONE LINES— <i>Concluded.</i>			
	British Columbia.			
156	Mainland telegraph and telephone lines—To provide for a second wire between Similkameen and Princeton.....	7,300 00	7,300 00	7,300 00
	Vancouver Island—Construction of branch telephone line from Vancouver Island to Port Harvey on Cracroft Island.....	7,500 00	7,500 00	7,500 00
	Appropriations not required for 1920-21.....			120,911 00
		26,500 00	41,300 00	152,511 00
	MISCELLANEOUS.			
	Architectural Branch—Salaries of architects, clerks of works, inspectors, draughtsmen, clerks and messengers of Outside Service.....		60,000 00	60,000 00
	Accounts Branch—Salaries of agents and clerks travelling and contingent expenses of Outside Service.....		25,000 00	25,000 00
	Dry Docks Generally—Inspection, etc.....		4,000 00	4,000 00
	Engineering Branch—Salaries of engineers, inspectors, superintendence, draughtsmen, clerks and messengers of the Outside Service.....		435,000 00	435,000 00
	For operation and maintenance of inspection boats.....		21,000 00	26,400 00
157	Maintenance and operation of water storage dams on Ottawa River and tributaries, surveys in connection therewith and settlement of land damages.....	30,000 00	125,000 00	125,000 00
	Monument of His Late Majesty King Edward VII.....	5,000 00	5,000 00	5,000 00
	Monument to Memory of the late Hon. Thos. D'Arcy McGee.....	6,000 00	6,000 00	8,000 00
	Monument to Sir Wilfrid Laurier.....	25,000 00	25,000 00	25,000 00
	National Gallery of Canada.....		20,000 00	10,000 00
	River gauging and metering.....		24,000 00	24,000 00
	Surveys and inspections.....		85,000 00	85,000 00
	To cover balance of expenditure for works already authorized for which the appropriations may be insufficient, provided the amount for any one work does not exceed \$200.....		5,000 00	5,000 00
	Appropriations not required for 1920-21.....			4,934 70
		66,000 00	840,000 00	842,334 70
	AUTHORIZED BY STATUTE.			
	Collingwood Dry Dock No. 1.....		15,000 00	15,000 00
	Collingwood Dry Dock No. 2.....		9,208 96	9,208 96
	Montreal Floating Dock.....		105,000 00	105,000 00
	Port Arthur Dry Dock.....		37,741 50	37,741 50
	Prince Rupert Floating Dock.....		76,970 88	76,970 88
			243,921 34	243,921 34
	SUMMARY.			
	To be voted.....	2,575,860 00	11,129,035 00	14,747,391 73
	Authorized by Statute.....		243,921 34	243,921 34
		2,575,860 00	11,372,956 34	14,991,313 07

SESSIONAL PAPER No. 3

XVII—MAIL SUBSIDIES AND STEAMSHIP SUBVENTIONS.

Amount to be voted.....\$ 1,294,300 66

No. of Vote.	Details.	1920-21.	1919-20.	Compared with Estimates of 1919-20.			
				Increase.		Decrease.	
		\$ cts.	\$ cts.	\$ cts.		\$ cts.	
ATLANTIC OCEAN.							
158	Canadian Atlantic ports and Australia and New Zealand, steam service between.....	140,000 00	140,000 00				
159	Canada and Newfoundland, steam service or services between.....	35,000 00	70,000 00			35,000 00	
160	Canada and the West Indies or South America or both, steam service or services between.....	340,666 66	340,666 66				
161	Canada and South Africa, steam service between.....	146,000 00	146,000 00				
PACIFIC OCEAN.							
162	Canada and Australia or New Zealand, or both, on the Pacific Ocean, steam service between.....	130,509 00	180,509 00			50,000 00	
163	Canada, China and Japan, steam service between.....	200,000 00	253,333 34			53,333 34	
164	Prince Rupert, B.C., and Queen Charlotte Islands, steam service between.....	21,000 00	21,000 00				
165	Victoria and San Francisco, steam service between.....	3,000 00	3,000 00				
166	Victoria, Vancouver, way ports and Skagway, steam service between....	12,500 00	12,500 00				
167	Victoria and West Coast Vancouver Island, steam service between.....	5,000 00	5,000 00				
168	Vancouver and Northern ports of British Columbia, steam service between.....	16,800 00	16,800 00				
169	Vancouver and ports on Howe Sound, steam service between.....	5,000 00	3,334 00	1,666 00			
LOCAL SERVICES.							
170	Baddeck and Iona, steam service between.....	6,825 00	6,825 00				
171	Charlottetown, Victoria and Holliday's Wharf, steam service between.....	2,500 00	2,500 00				
172	Grand Maan and the mainland, steam service between.....	12,500 00	12,500 00				
173	Halifax, Canso and Guysboro, steam service between.....	5,000 00	5,000 00				
174	Halifax and Newfoundland via Cape Breton ports, steam service between.....	5,000 00	10,000 00			5,000 00	
175	Halifax, LaHave and LaHave River ports, steam service between.....	4,000 00	4,000 00				
176	Halifax and Spry Bay and ports in Cape Breton, steam service between.....	4,000 00	4,000 00				
177	Halifax, South Cape Breton and Bras d'Or Lake ports, steam service between.....	6,000 00	6,000 00				
178	Halifax and West Coast Cape Breton, calling at way ports, steam service between.....	4,000 00	4,000 00				
179	Mulgrave and Canso, steam service between.....	9,500 00	9,500 00				
180	Mulgrave and Guysboro, calling at intermediate ports, steam service between.....	7,500 00	7,500 00				
181	Newcastle, Neguac and Eseuminae, calling at intermediate points on the Miramichi River and Miramichi Bay, steam service between.....	3,000 00	3,000 00				
Carried forward		1,125,300 66	1,266,968 00	1,666 00		143,333 34	

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XVII—MAIL SUBSIDIES AND STEAMSHIP SUBVENTIONS—*Concluded.*

No. of Vote.	Details.	1920-21.	1919-20.	Compared with Estimates of 1919-20.	
				Increase.	Decrease.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
	LOCAL SERVICES—<i>Con.</i>				
	Brought forward.....	1,125,300 66	1,266,968 00	1,666 00	143,333 34
182	Pelee Island and the mainland, steam service between.....	8,000 00	8,000 00		
183	Petit de Grat and the Canadian National Railway terminus at Mulgrave, steam service between.....	7,000 00	7,000 00		
184	Pictou and Montague, calling at Murray Harbour and Georgetown, steam service between.....	6,000 00	6,000 00		
185	Pictou, Mulgrave and Cheticamp, steam service between.....	7,500 00	7,500 00		
186	Port Mulgrave, St. Peter's, Irish Cove and Marble Mountain and other ports on the Bras d'Or Lakes, steam service between.....	6,500 00	6,500 00		
187	Quebec and ports on the North and or South shores of the Gulf of St. Lawrence, and or between ports in Prince Edward Island, Nova Scotia, Newfoundland and the Magdalen Islands, steam service between.....	70,000 00	70,000 00		
188	St. John and St. Andrew's, N.B., calling at intermediate ports, steam service between.....	4,000 00	4,000 00		
189	St. John and Bridgetown, steam service between.....	2,000 00	2,500 00		500 00
190	St. John and Digby, steam service between.....	10,000 00	20,000 00		10,000 00
191	St. John, Digby, Annapolis and Granville, steam service between; viz., along the West Coast of Annapolis Basin.....	2,000 00	2,000 00		
192	St. John, N.B., and ports on the Bay of Fundy and Minas Basin, and Margareville, N.S., steam service between.....	5,000 00	8,000 00		3,000 00
193	St. John, Westport and Yarmouth and other way ports, steam service between.....	10,000 00	10,000 00		
194	Sydney and Bay St. Lawrence, calling at way ports, steam service between.....	9,000 00	6,000 00	3,000 00	
195	Sydney and Whycomagh, steam service between.....	4,000 00	4,000 00		
196	Sydney and Bras d'Or Lake ports, and ports on the East and West Coasts of Cape Breton, steam service between.....	14,000 00	11,000 00		
197	Supervision of subsidized steamship services, expenses in connection with.....	4,000 00	3,500 00	500 00	
	<i>Appropriations for 1919-20 not required for 1920-21</i>		1,056,532 67		1,056,532 67
		1,294,300 66	2,502,520 67		1,208,220 01
	<i>Authorized by Statute.</i>				
	Canada, China and Japan (I-2 Geo. V, Chap. 25).....	121,666 66	121,666 66		
	SUMMARY.				
	To be voted.....	1,294,300 66	2,502,520 67		1,208,220 01
	Authorized by Statute.....	121,666 66	121,666 66		
		1,415,967 32	2,624,187 33		1,208,220 01

SESSIONAL PAPER No. 3

XVIII—THE NAVAL SERVICE.

Amount to be voted.....\$ 1,665,500 00

No. of Vote.	Details.	1920-21.	1919-20.	Compared with Estimates of 1919-20.	
				Increase.	Decrease.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
198	Naval Service—To provide for the maintenance of the Royal Canadian Navy	300,000 00	600,000 00		300,000 00
199	Hydrographic Survey	315,000 00	250,000 00	65,000 00	
200	Fisheries Protection Service to provide for the repairs and maintenance of the Fishery protection steamers	420,000 00	550,000 00		130,000 00
201	Radiotelegraph Service to provide for the building and maintenance of wireless stations	495,000 00	285,000 00	210,000 00	
202	Tidal Current Survey	30,000 00	30,000 00		
203	Patrol of Northern Waters of Canada	15,000 00	40,000 00		25,000 00
204	Life Saving Service including rewards for life saving	90,000 00	100,000 00		10,000 00
205	Customs dues	500 00	500 00		
	<i>Appropriation not required for 1920-21.</i>		100,000 00		100,000 00
		1,665,500 00	1,955,500 00		290,000 00

XIX—OCEAN AND RIVER SERVICE.

Amount to be voted.....\$1,645,300 00

No. of Vote.	Details.	1920-21.	1919-20.	Estimates of 1919-20.	
				Increase.	Decrease.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
206	Maintenance and repairs to Dominion Steamers and Icebreakers	1,500,000 00	1,500,000 00		
207	Examiners of masters and mates	18,000 00	18,000 00		
208	Investigations into wrecks	12,300 00	12,300 00		
209	Expenses of Schools of Navigation	8,000 00	8,000 00		
210	To provide for the temporary relief of distressed seamen and to cover the expenses of shipping forms	3,000 00	*3,000 00		
211	Registration of Shipping	6,000 00	6,000 00		
212	Removal of obstructions in navigable waters	5,000 00	5,000 00		
213	Inspection of Live Stock shipments	3,000 00	3,000 00		
214	To continue subsidies for wrecking plants—				
	Quebec and British Columbia	35,000 00	35,000 00		
215	Unforeseen expenses	5,000 00	5,000 00		
216	Amounts required for two motor patrol vessels for buoy and lighthouse service in British Columbia	50,000 00	150,000 00		100,000 00
	<i>Appropriation not required.</i>		70,000 00		70,000 00
		1,645,300 00	1,815,300 00		170,000 00

*1919-20 Appropriation taken under Marine Hospitals.

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XX—PUBLIC WORKS—CHARGEABLE TO CAPITAL.

(Marine Department).

Amount to be voted.....\$22,543,000 00

No. of Vote.	Details.	1920-21. \$ cts.	1919-20. \$ cts.	Compared with Estimated of 1919-20.	
				Increase. \$ cts.	Decrease. \$ cts.
217	River St. Lawrence Ship Channel— Maintenance and operating dredging fleet.....	478,000 00	478,000 00		
218	For the maintenance and improve- ments of the Sorel Shipyard, shops and offices as well as operating ex- penses.....	65,000 00	68,900 00		3,900 00
219	Government Shipbuilding Programme —Amount required for the construc- tion of vessels in accordance with Government programme.....	20,000,000 00	40,000,000 00		20,000,000 00
220	To provide for the construction of an icebreaking steamer to be used on the River St. Lawrence.....	2,000,000 00		2,000,000 00	
	<i>Appropriation not required</i>		76,267 00		76,267 00
		22,543,000 00	40,623,167 00		18,080,167 00

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XXI—LIGHTHOUSE AND COAST SERVICE.

Amount to be voted.....\$ 2,524,375 00

No. of Vote.	Details.	1920-21.	1919-20.	Compared with Estimates of 1919-20.	
				Increase.	Decrease.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
221	Agencies, rents and contingencies.	198,000 00	192,000 00	6,000 00	
222	Salaries and allowances to lightkeepers	650,000 00	600,000 00	50,000 00	
223	Maintenance and repairs to lighthouses	750,000 00	750,000 00		
224	Construction of lights and aids to navigation including regulation of traffic in the Detroit river and such other places as may be found necessary.	400,000 00	400,000 00		
225	Signal Service.	65,000 00	60,000 00	5,000 00	
226	Administration of Pilotage.	400,000 00	200,000 00	200,000 00	
227	Maintenance and repairs to wharves.	10,000 00	12,000 00		2,000 00
228	To provide for breaking ice in Thunder Bay, Lake Superior and other points deemed advisable for the good of navigation.	40,000 00	40,000 00		
229	Amount required to pay pensions to the following retired pilots:—Ls. R. Demers, Jos. Lapointe, Paul Gobeil, Barthelemi Lachance, Alphonse Asselin, Chas. Normand, Nap. Rioux, Elzear Desrosiers, Hubert Raymond, Arbel Bernier, Laurent Godbout, Adelme Pouliot, Edmond Larochelle, L. E. Morin, A. T. Simard, Joseph Plante, Victor Vezina, J. G. Dupil, Raymond Baquet, Alfred Larochelle, Theophile Corriveau, Alphonse Pouliot, Emilio Couillard, Treffe Delisle, David Dumas, Alfred Goudreau, Onesime Noel, F. X. Desmeules, Adjutor Baillargeon, Joseph Pouliot, Arthur Baillargeon, John A. Irvine, Camille Bernier.	9,900 00	9,900 00		
230	To provide for telephones at different points throughout the Dominion in connection with aids to navigation—	500 00	500 00		
231	Allowance to Harbour Master at Amherstburg for supervision of lights and buoys on the St. Clair river and Lake Erie; and other services in connection with the lighthouse service for the season of navigation 1920...	600 00	400 00	200 00	
232	Amount required to pay Messrs. Job Bros. for the use of their wharf at Greenly Island.	375 00		375 00	
	<i>Appropriations not required.</i>		12,056 50		12,056 50
		2,524,375 00	2,276,850 50	247,518 50	

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XXII—SCIENTIFIC INSTITUTIONS.

Amount to be voted.....\$ 627,900 00

No. of Vote.	Details.	1920-21.	1919-20.	Compared with Estimates of 1919-20.	
				Increase.	Decrease.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
	DEPARTMENT OF THE INTERIOR.				
	<i>Scientific Institutions.</i>				
233	Expenses connected with the Dominion Astronomical Observatory at Ottawa.....	36,000 00	31,000 00	5,000 00	
	Expenses connected with the Dominion Astro-physical Observatory at Victoria, B.C.....	10,200 00	10,200 00		
	<i>Geodetic Survey of Canada.</i>				
234	Investigations, triangulations, precise levelling, topographic and field astronomic work, etc	291,000 00	166,000 00	125,000 00	
	<i>International Boundaries.</i>				
235	Expenses connected with the survey and demarcation of International Boundaries, including \$1,000 to J. J. McArthur as International Boundary Commissioner	45,700 00	63,495 00		17,795 00
		382,900 00	170,695 00	112,205 00	
	DEPARTMENT OF MARINE.				
236	Meteorological Service, including Mag- netic Observatory, grants of \$500 each to Kingston and Montreal Observatories; also allowance of \$400 to L. F. Gorman, Observer at Ottawa.....	245,000 00	210,880 00	34,120 00	
	SUMMARY.				
	Department of the Interior	382,900 00	170,695 00	112,205 00	
	Department of Marine	245,000 00	210,880 00	34,120 00	
		627,900 00	481,575 00	146,325 00	

XXIII—STEAMBOAT INSPECTION.

Amount to be voted.....\$ 105,470 00

No. of Vote.	Details.	1920-21.	1919-20.	Compared with Estimates of 1919-20.	
				Increase.	Decrease.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
237	Steamboat inspection	105,470 00	87,827 77	17,642 23	

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XXIV—FISHERIES.

Amount to be voted.....\$ 1,275,000 00

No. of Vote.	Details.	1920-21.	1919-20.	Compared with Estimates of 1919-20.	
				Increase.	Decrease.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
238	Salaries and disbursements of Fishery Officers and Guardians, Fisheries Patrol Service, and Oyster Culture...	710,000 00	600,000 00	110,000 00	
239	Building fishways and clearing rivers...	40,000 00	30,000 00	10,000 00	
240	Legal and incidental expenses.....	4,000 00	4,000 00		
241	To assist in the conservation and development of deep sea fisheries and of the demand for fish.....	25,000 00	100,000 00		75,000 00
242	To provide for the maintenance of a Fisheries Intelligence Bureau.....	5,000 00	5,000 00		
243	To provide for the inspection of pickled fish.....	15,000 00	15,000 00		
244	Salaries, construction and maintenance of fish breeding establishments.....	365,000 00	365,000 00		
245	To provide for scientific investigation into practical and economic problems connected with the fisheries....	15,000 00	10,000 00	5,000 00	
246	International Commission, Fraser River.....	10,000 00		10,000 00	
247	To provide for the building of 3 patrol boats and new engines for 3 existing boats.....	60,000 00		60,000 00	
248	Marine Biological Board of Canada.....	26,000 00	26,000 00		
		1,275,000 00	1,155,000 00	120,000 00	
	AUTHORIZED BY STATUTE— Fishing Bounty.....	160,000 00	160 000 00		
	SUMMARY.				
	To be voted.....	1,275,000 00	1,155,000 00	120,000 00	
	Authorized by statute.....	160,000 00	160,000 00		
		1,435,000 00	1,315,000 00	120,000 00	

XXV—SUBSIDIES TO PROVINCES.

Amount authorized by Statute.....\$11,490,860 48

Details.	1920-21.	1919-20.	Compared with Estimates of 1919-20.	
			Increase.	Decrease.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Ontario.....	2,396,378 88	2,396,378 88		
Quebec.....	1,969,630 28	1,969,630 28		
Nova Scotia.....	636,666 86	636,666 86		
New Brunswick.....	637,976 16	637,976 16		
Manitoba.....	1,470,991 36	1,470,991 36		
British Columbia.....	623,135 06	623,135 06		
Prince Edward Island.....	381,931 88	381,931 88		
Alberta.....	1,621,075 00	1,621,075 00		
Saskatchewan.....	1,753,075 00	1,753,075 00		
	11,490,860 48	11,490,860 48		

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XXVI—MINES AND GEOLOGICAL SURVEY.

Amount to be voted.....\$637,100 00

No. of Vote.	Details.	1920-21.	1919-20.	Compared with Estimates of 1919-20.	
				Increase.	Decrease.
	<i>Department.</i>	\$ cts.	\$ cts.	\$ cts.	\$ cts.
249	For the organization and equipment of the Explosives Division under the <i>Explosives Act, Cap. 31, 4-5 Geo. V.</i>	22,000 00	35,000 00		13,000 00
	<i>Appropriations not required for 1920-21</i>		165,000 00		165,000 00
		22,000 00	200,000 00		178,000 00
	<i>Mines Branch.</i>				
250	Investigation of ore and other economic deposits, road and structural materials; wages; expenses of the fuel testing and the ore dressing plants; collection of mining and metallurgical statistics, etc.....	132,100 00	139,000 00		6,900 00
	Publications, English and French editions of reports; purchase of books of reference, laboratory supplies, instruments, miscellaneous assistance, office contingencies.....	40,000 00	40,000 00		
	To meet the expenses of a branch ore dressing plant and laboratories in B.C.....	100,000 00	100,000 00		
		272,100 00	279,000 00		6,900 00
	<i>Dominion of Canada, Assay Office.</i>				
251	Maintenance of Assay Office, Vancouver, B.C....	26,000 00	26,000 00		
	<i>Geological Survey.</i>				
252	For explorations, surveys and investigations, wages of explorers, draughtsmen and others...	197,000 00	160,000 00	37,000 00	
	For publication of English and French editions of reports; maps, illustrations, etc.....	65,000 00	65,000 00		
	For maintenance of offices and museum; instruments, chemicals, books of reference; miscellaneous assistance, and contingencies...	50,000 00	50,000 00		
	For purchase of specimens.....	5,000 00	5,000 00		
	<i>Appropriation not required for 1920-21</i>		400 00		400 00
		317,000 00	280,400 00	36,600 00	
	<i>Summary.</i>				
	Department.....	22,000 00	200,000 00		178,000 00
	Mines Branch.....	272,100 00	279,000 00		6,900 00
	Assay Office.....	26,000 00	26,000 00		
	Geological Survey Branch.....	317,000 00	280,400 00	36,600 00	
		637,100 00	785,400 00		148,300 00

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XXVII—LABOUR.

Amount to be voted.....\$ 380,000 00

No. of Vote.	Details.	1920-21.	1919-20.	Compared with Estimates of 1919-20.	
				Increase.	Decrease.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
253	Industrial Disputes Investigation Act..	35,000 00	40,000 00	.....	5,000 00
254	Conciliation and Labour Act.....	50,000 00	35,000 00	15,000 00	
255	Fair Wages and Inspection Officers.....	20,000 00	17,500 00	2,500 00	
256	Administration Employment Office Co-ordination Act, including main- tenance of Employment Offices in N.B., N.S. and P.E.I.....	75,000 00	100,000 00	.....	25,000 00
257	To supplement amount provided by Statute Chap. 21, 8-9 George V.....	100,000 00	150,000 00	.....	50,000 00
258	Administration Technical Act, form- erly voted under Vocational Educa- tion.....	10,000 00	25,000 00	.....	15,000 00
259	International Labour Conference.....	15,000 00	25,000 00	.....	10,000 00
260	Director of Coal Operations, Western Canada.....	25,000 00	25,000 00	.....
261	National Industrial Conference and expenses of Commissions arising from 1919 Conference	50,000 00	5,000 00	45,000 00	
	<i>Appropriations not required for 1920-21..</i>	.....	5,000 00	.....	5,000 00
		380,000 00	427,500 00	.....	47,500 00

XXVIII—INDIANS.

Amount to be voted.....\$2,090,163 00

No. of Vote.	Details.	1920-21.	1919-20.	Compared with Estimates of 1919-20.	
				Increase.	Decrease.
	ONTARIO AND QUEBEC.				
262	Relief, medical attendance and medicines.....	42,700 00	42,700 00		
	Repairs to roads, and bridges and drainage.....	1,900 00	1,900 00		
	General expenses.....	51,875 00	51,875 00		
	For clearing of land and purchase of stock in North Western Ontario.....	3,000 00	3,000 00		
		99,475 00	99,475 00		
	MANITOBA, SASKATCHEWAN, ALBERTA AND NORTHWEST TERRITORIES.				
263	Implements, tools, etc.....	5,190 00	5,190 00		
	Field and garden seeds.....	2,013 00	2,013 00		
	Live stock.....	2,150 00	2,150 00		
	Supplies for destitute.....	149,364 00	149,364 00		
	Hospitals and medical attendance.....	108,696 00	108,696 00		
	Triennial clothing.....	6,000 00	6,000 00		
	Surveys.....	11,000 00	11,000 00		
	Sioux.....	7,545 00	7,545 00		
	Grist and saw mills.....	5,450 00	5,450 00		
	General expenses.....	259,006 00	259,006 00		
		556,414 00	556,414 00		
	NOVA SCOTIA.				
264	Salaries.....	4,400 00	4,400 00		
	Relief.....	11,000 00	11,000 00		
	To provide for encouragement of agriculture.....	1,000 00	1,000 00		
	Medical attendance and medicines.....	6,000 00	6,000 00		
	Repairs to roads and dyking.....	600 00	600 00		
	Miscellaneous and unforeseen.....	5,300 00	5,300 00		
		28,300 00	28,300 00		
	NEW BRUNSWICK.				
265	Salaries.....	1,984 00	1,984 00		
	Relief.....	10,000 00	10,000 00		
	Miscellaneous and unforeseen.....	850 00	850 00		
	Medical attendance and medicines.....	5,000 00	5,000 00		
	Repairs to roads.....	450 00	450 00		
	To provide for encouragement of agriculture.....	1,000 00	1,000 00		
		19,284 00	19,284 00		
	PRINCE EDWARD ISLAND.				
266	Salaries.....	600 00	600 00		
	Relief and seed grain.....	1,375 00	1,375 00		
	Medical attendance and medicines.....	850 00	850 00		
	Miscellaneous.....	400 00	400 00		
		3,225 00	3,225 00		
	BRITISH COLUMBIA.				
267	Salaries.....	47,840 00	47,840 00		
	Relief to destitute.....	22,000 00	22,000 00		
	To assist Indians in farming, fruit culture and cleansing orchards.....	8,450 00	8,450 00		
	Hospitals, medical attendance and medicines.....	53,200 00	53,200 00		
	Travelling expenses.....	20,000 00	20,000 00		
	Office, miscellaneous and unforeseen expenses.....	19,560 00	19,560 00		
	Surveys.....	5,000 00	5,000 00		
		176,050 00	176,050 00		

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XXVIII—INDIANS—*Concluded.*

No. of Vote.	Details.	1920-21.	1919-20.	Compared with Estimates of 1919-20.	
				Increase.	Decrease.
		\$ cts	\$ cts.	\$ cts.	\$ cts.
	YUKON.				
268	Relief, medical attendance and medicines.....	11,000 00	11,000 00		
	General expenses.....	4,000 00	4,000 00		
		15,000 00	15,000 00		
	GENERAL.				
269	Payments to Indians surrendering their lands under provisions of Section 89 of the Indian Act which will afterwards be repaid from the avails of the land.....	25,000 00	25,000 00		
	Relief to destitute Indians in remote districts.....	65,000 00	65,000 00		
	To prevent spread of Tuberculosis.....	10,000 00	10,000 00		
	Printing, stationery, etc.....	5,000 00	5,000 00		
	Grant to assist Indian Trust Fund Account 310, suppression of liquor.....	3,000 00	3,000 00		
	To provide for expenses in connection with epidemic of smallpox and other diseases.....	10,000 00	10,000 00		
	Surveys Ontario, Quebec and Maritime Provinces.....	3,000 00	3,000 00		
	To provide an amount to pay Agents' fees in connection with registration of births, deaths and marriages.....	1,500 00	1,500 00		
	General legal expenses.....	5,500 00	5,500 00		
		128,000 00	128,000 00		
	INDIAN EDUCATION.				
270	Indian Education.....	1,064,415 00	1,064,415 00		
	RECAPITULATION.				
	Ontario and Quebec.....	99,475 00	99,475 00		
	Manitoba, Saskatchewan, Alberta and N.W.T.....	556,414 00	556,414 00		
	Nova Scotia.....	28,300 00	28,300 00		
	New Brunswick.....	19,284 00	19,284 00		
	P. E. Island.....	3,225 00	3,225 00		
	British Columbia.....	176,050 00	176,050 00		
	Yukon.....	15,000 00	15,000 00		
	General.....	128,000 00	128,000 00		
	Indian Education.....	1,064,415 00	1,064,415 00		
		2,090,163 00	2,090,163 00		
	AUTHORIZED BY STATUTE.				
	Indian Annuities under Section 171, <i>Indian Act</i> , as amended by 1-2 Geo. V, Cap. 14, Section 3.....	205,290 00	205,290 00		
	SUMMARY.				
	To be voted.....	2,090,163 00	2,090,163 00		
	Authorized by Statute.....	205,290 00	205,290 00		
		2,295,453 00	2,295,453 00		

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XXIX—ROYAL CANADIAN MOUNTED POLICE.

Amount to be voted.....\$4,674,066 40

No. of Vote.	Details.	1920-21.	1919-20.	Compared with Estimates of 1919-20.	
				Increase.	Decrease.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
271	Pay of Force.....	2,355,929 15	2,408,527 27	.....	52,598 12
	Subsistence, billeting, forage and dog feed, fuel and light, clothing, repairs and renewals, horses, ammunition, stationery, medical stores, transport, water service, building repairs, contingencies and criminal investigation.....	2,313,137 25	3,002,960 93	.....	689,823 68
	To compensate members of the Royal Canadian Mounted Police for injuries received while in the performance of duty.....	5,000 00	5,000 00		
		4,674,066 40	5,416,488 20	.....	742,421 80

XXX—GOVERNMENT OF THE NORTHWEST TERRITORIES.

Amount to be voted.....\$7,000 00

No. of Vote.	Details.	1920-21.	1919-20.	Compared with Estimated of 1919-20.	
				Increase.	Decrease.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
272	Salary of Mr. Jos. M. Clarke, as Secretary to the Commissioner.....	300 00	300 00		
	Salary of Mr. Geo. D. Pope, as Accountant to the Commissioner.....	300 00	300 00		
	Schools.....	3,000 00	3,000 00		
	Relief to destitute, maintenance of insane patients and prisoners.....	1,900 00	1,900 00		
	Investigations, travelling expenses, clerical assistance, printing, stationery and contingencies.....	1,500 00	1,500 00		
	Appropriation not required for 1920-21.....		1,000 00	.....	1,000 00
		7,000 00	8,000 00	.....	1,000 00

XXXI—GOVERNMENT OF THE YUKON TERRITORY.

Amount to be voted.....\$200,000 00

No. of Vote.	Details.	1920-21.	1919-20.	Compared with Estimated of 1919-20.	
				Increase.	Decrease.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
273	Salaries and expenses connected with administration of the Territory.....	70,000 00	75,000 00	.....	5,000 00
	Grant to Local Council	90,000 00	90,000 00		
	Grant to Local Council for maintenance of and repairs to roads	40,000 00	50,000 00	.....	10,000 00
	Appropriation not required for 1920-21.....		500 00	500 00
		200,000 00	215,500 00	15,500 00

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XXXII—DOMINION LANDS AND PARKS.

Amount to be voted.....\$4,546,770.00

No. of Vote.	Service.	1920-21.	1919-20	Compared with Estimates of 1919-20.	
				Increase.	Decrease.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
	Salaries of the Dominion Lands Outside Service.....	460,000 00	430,000 00	30,000 00	
	Dominion Lands Contingencies, etc.....	220,000 00	220,000 00		
	Surveys of Dominion Lands, examination of survey returns, printing of plans, etc.....	700,000 00	700,000 00		
	Amount required to pay the fees of the Board of Examiners for D.L.S. and of the Sub-examiners and for stationery, printing, rent of rooms and furniture, etc., (The fees of Messrs. E. Deville, Otto J. Klotz and W. M. Tobey, members of the Board, are to be paid out of this sum).....	2,100 00	2,400 00		300 00
	To assist in publishing the transactions of the Association of Dominion Lands Surveyors.....	125 00	125 00		
	Protection of Timber in Manitoba, Saskatchewan, Alberta, the N.W.T., and the Railway Belt in B.C.; tree culture in Manitoba, Saskatchewan, Alberta, and Inspection and management of Forest Reserves....	812,000 00	750,000 00	62,000 00	
	Grant to Canadian Forestry Association.....	4,000 00	4,000 00		
	For surveys and investigations of water and power resources and for administration of Water Powers, etc.....	256,000 00	217,000 00	39,000 00	
	Expenses of the Dominion Power Board in connection with investigation of the fuel and power resources of the Dominion.....	25,000 00	50,000 00		25,000 00
	For surveys and inspections in connection with the administration of the Irrigation Act, etc., including \$400 for P. Marchand as Auditor of Disbursements, made by Companies acquiring lands under the Irrigation system.....	477,000 00	434,000 00	43,000 00	
274	Grant to Western Canada Irrigation Association.....	1,900 00	1,000 00		
	Grant to Cypress Hills Water Users' Association.....	250 00	250 00		
	Canadian National Parks.....	666,000 00	566,000 00	100,000 00	
	Administration of the North West Game Act and the Migratory Bird Act.....	43,000 00	33,000 00	10,000 00	
	Expenses connected with reindeer and musk-ox commission.....	15,000 00		15,000 00	
	Engraving, lithographing, printing and preparation of maps, plans and kindred publications of the Dominion, including necessary materials for same, etc.....	103,700 00	74,375 00	31,325 00	
	Costs of Litigation and legal expenses.....	5,000 00	11,000 00		6,000 00
	Ordnance Lands Salaries and Expenses.....	1,595 00	1,595 00		
	Grant to Alpine Club of Canada.....	1,000 00	1,000 00		
	Seed Grain Advances—Amount required to meet uncollected portion of advances of Seed Grain made in the Western Provinces by the Chartered Banks to holders of unpatented Dominion lands under the guarantee of the Dominion Government, also including commission payable to banks for collections, fees to Sec.-Treasurers of Municipalities and officers of the Provincial Departments of Agriculture and clerical assistance, etc.....	500,000 00	575,000 00		75,000 00
	Reclamation of Dominion Lands by drainage.....	252,000 00		252,000 00	
	<i>Appropriation not required for 1920-21.</i>		2,018,500 00		2,018,500 00
		4,546,770 00	6,089,245 00		1,542,475 00

XXXIII—SOLDIERS' LAND SETTLEMENT.

Amount to be voted.....\$50,017,000.00.

No. of Vote.	Service.	1920-21.	1919-20.	Compared with Estimates of 1919-20.	
				Increase.	Decrease.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
275	Salaries of Board of Commissioners.....	17,000 00	16,000 00	1,000 00	
	Advances to soldiers settling upon the land and cost of administering <i>The Soldier Settlement Acts of 1917 and 1919</i> , including clerical assistance	50,000,000 00	4,500,000 00	5,000,000 00	
	<i>Appropriation not required for 1920-21.....</i>		2,000 00		2,000 00
		50,017,000 00	45,018,000 00	4,999,000 00	

XXXIV—SOLDIERS' CIVIL RE-ESTABLISHMENT—OUTSIDE SERVICE

Amount to be voted.....\$ 34,000,000 00

No. of Vote.	Details.	1920-21.	1919-20.	Compared with Estimates of 1919-20.	
				Increase.	Decrease.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
276	Capitals—Buildings, fixtures, machinery and general equipment	1,500,000 00	1,750,000 00		250,000 00
277	Care of patients and limb factory operations	4,000,000 00	3,505,405 00	494,595 00	
278	Vocational Expense—Cost of training, etc.....	3,000,000 00	750,000 00	2,250,000 00	
279	Salaries—Administrative, clerical, medical, training, service industrial, etc.....	8,000,000 00	7,678,420 00	321,580 00	
280	Pay and Allowances—				
	Treatment.....	5,000,000 00	8,500,000 00		3,500,000 00
	Vocational.....	10,500,000 00	9,100,000 00	1,400,000 00	
281	Operating Expenses—Cost of administration, stores, printing, stationery, etc., transportation and travelling...	2,000,000 00	1,085,000 00	915,000 00	
	<i>Appropriation not required for 1920-21..</i>		40,000,000 00		40,000,000 00
		34,000,000 00	72,368,825 00		38,368,825 00

SESSIONAL PAPER No. 3

XXXV—MISCELLANEOUS.

Amount to be voted.....\$17,437,468 81

No. of Vote.	Details.	1920-21.	1919-20.	Compared with Estimates of 1919-20.	
				Increase.	Decrease.
282	<i>Canada Gazette</i>	\$ 51,000 00	\$ 37,000 00	\$ 14,000 00	
283	Printing Bureau—Plant, repair and re- newals.....	20,000 00	10,000 00	10,000 00	
284	Distribution of Parliamentary docu- ments and other Government Publi- cations.....	60,000 00	45,000 00	15,000 00	
285	Miscellaneous printing.....	100,000 00	100,000 00		
286	Contribution towards publication of International Catalogue of Scientific Literature.....	665 00	1,483 00		818 00
287	Expenses under the Canada Temper- ance Act.....	500,000 00	1,000 00	499,000 00	
288	Expenses under the Naturalization Acts.....	21,000 00	21,000 00		
289	Unforeseen expenses, expenditure there- of to be under Order in Council, and a detailed statement to be laid before Parliament within fifteen days of next session.....	40,000 00	40,000 00		
290	For supply of Canadian publications to Library of High Commissioner's Office.....	1,000 00	1,000 00		
291	To provide for purchase of 650 copies of the Parliamentary Guide.....	1,950 00	1,950 00		
292	Public Archives.....	63,250 00	63,250 00		
293	To provide for the expenses of the Con- servation Commission.....	98,000 00	98,000 00		
294	Expenses of litigated matters connected within the Department of Justice.....	13,000 00	13,000 00		
295	Annual contribution to the Canadian Law Library, London, England.....	500 00	500 00		
296	Consolidation and publication of Re- ports, Orders in Council and corre- spondence upon Provincial Legisla- tion since 1905 (Revote).....	500 00	500 00		
297	Expenses under the Pecuniary Claims Convention with the United States (Revote).....	2,000 00	5,000 00		3,000 00
298	Grant to Chief Constables' Association of Canada.....	500 00	500 00		
299	Cost of proceedings before the Interna- tional Joint Commission.....	5,000 00	5,000 00		
300	To assist in suppression of the White Slave Traffic.....	2,500 00	2,500 00		
301	Amount required to pay Consular offices abroad for services.....	300 00	300 00		
302	Salaries and expenses of the Paris Agency.....	42,500 00	35,000 00	7,500 00	
303	Allowance to Mr. W. J. Stewart, Chief Hydrographer, for services performed under Order in Council of the 19th October, 1912, in relation to questions under consideration by the Inter- national Joint Commission, during the year 1919-20.....	1,000 00	1,000 00		
304	Amount required to meet expenses of the Lake of the Woods Technical Board and the Lake of the Woods Control Board.....	10,000 00	10,000 00		
305	Grant to the National Battlefields Commission:— (a) For expenses of administration.....	6,000 00	6,000 00		
	(b) For maintenance of the National Battlefields Park.....	30,000 00	30,000 00		
	Carried forward.....	1,070,665 00	528,983 00	545,500 00	3,818 00

XXXV—MISCELLANEOUS—Continued.

No. of Vote.	Details,	1920-21.	1919-20.	Compared with Estimates of 1919-20.	
				Increase.	Decrease.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
	Brought forward.....	1,070,665 00	528,983 00	545,500 00	3,818 00
305	(c) For maintenance of Martello Tower.....	450 00	450 00		
306	Canadian Press Limited—Towards expenses of Imperial News Service....	50,000 00	50,000 00		
307	Canadian Associated Press.....	20,000 00	8,000 00	12,000 00	
308	To provide for the administration of the <i>Business Profits War Tax Act, 1916</i> , and the <i>Income War Tax Act, 1917</i> ; and amendments. Appointments for the purpose may be made without reference to the provisions of the Civil Service Act.....	1,200,000 00	700,000 00	500,000 00	
309	Grant to assist the Canadian Association for the Prevention of Tuberculosis.....	10,000 00	10,000 00		
310	Grant to assist the Canadian Branch of the St. John Ambulance Association.....	5,000 00	5,000 00		
311	Grant to the Victorian Order of Nurses.....	5,000 00	5,000 00		
312	Grant in aid of the Canadian General Council of the Boy Scouts Association.....	5,000 00	5,000 00		
313	Contribution to aid in carrying on the work of the Astronomical Society.....	2,000 00	2,000 00		
314	Grant to the Royal Society of Canada.....	8,000 00	4,000 00	4,000 00	
315	Royal Academy of Arts.....	2,500 00	2,500 00		
316	Grant to the Canadian Mining Institute.....	3,000 00	3,000 00		
317	To provide for the salary of a Private Secretary, S. Lelievre, to the Speaker of the Senate.....	600 00	600 00		
318	Loan of \$25,000,000 to Provincial Governments to encourage the erection of dwelling houses, on the terms and conditions set forth in the Order in Council of the 3rd of December, 1918, and amendments thereto from time to time made—the amount of loan to any one Province not to exceed the proportion of the said \$25,000,000 which the population of the said Province bears to the total population of Canada, as shown by the last federal census. (revote)	13,310,000 00	25,000,000 00		11,690,000 00
319	Canadian Representation at Washington.....	80,000 00	50,000 00	30,000 00	
320	To provide for Canada's proportionate share of the cost of expenditure made by the Imperial War Graves Commission—Probable amount required	1,066,087 14	500,000 00	566,087 14	
321	Grant towards defraying the expenses of the Canadian National Committee for Mental Hygiene	10,000 00	10,000 00		
322	Grant in aid of the Dominion Council of the Girl Guides.....	3,000 00	3,000 00		
323	To provide for the expenses of work in the interest of fire prevention, to be carried out by the Department of Insurance.....	15,000 00	10,000 00	5,000 00	
324	Air Service.....	250,000 00	250,000 00		
325	Battlefields Memorials in France and Belgium.....	10,000 00	500,000 00		490,000 00
	Carried forward.....	17,126,302 14	27,647,533 00	1,662,587 14	12,183,818 00

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XXXV—MISCELLANEOUS—*Concluded.*

No. of Vote.	Details.	1920-21.	1919-20.	Compared with Estimates of 1919-20.	
				Increase.	Decrease.
		\$ cts.	\$ cts.	\$ cts.	\$ s....
	Brought forward.....	17,126,302 14	27,647,533 00	1,662,587 14	12,183,818 00
326	Grant to Industrial Congress to be held in Western Canada in 1920.....	10,000 00	.....	10,000 00	
327	Imperial Press Conference to be held in Canada in 1920.....	50,000 00	.....	50,000 00	
328	Information Service, Dept. of External Affairs.....	15,000 00	.....	15,000 00	
329	Salaries and Expenses, Passport Office.....	65,000 00	.....	65,000 00	
330	Grant in connection with the visit of the British Imperial Council of Commerce.....	35,000 00	.....	35,000 00	
331	Board of Commerce of Canada—Maintenance and operation of.....	124,000 00	.....	124,000 00	
332	Grant to Imperial Mineral Resources Bureau.....	12,166 67	.....	12,166 67	
	<i>Appropriations not required.</i>.....	.....	12,774,501 50	.....	12,774,501 50
		17,437,468 81	40,422,034 50	.....	22,984,565 69
	AUTHORIZED BY STATUTE.				
	Ottawa Improvement Commission, 9-10, Edw. VII., Cap. 45, and 9-10 Geo. V., cap. 62.....	150,000 00	137,500 00	12,500 00	
	Corporation of the City of Ottawa, 9-10, Edw. VII., Cap. 45.....	.....	3,750 00	.....	3,750 00
	Royal Mint, 3-4 Geo. V., Cap. 31.....	110,000 00	110,000 00	.....
	Pacific Cable, 62-63, Vic., Cap. 3; 1, Edw. VII., Cap. 5—Probable amount required.....	40,000 00	40,000 00	.....
	Salaries of the Board of Commerce Commissioners.....	26,000 00	.....	26,000 00	
		326,000 00	291,250 00	34,750 00	
	SUMMARY.				
	To be voted.....	17,437,468 81	40,422,034 50	.....	22,984,565 69
	Authorized by Statute.....	326,000 00	291,250 00	34,750 00	
		17,763,468 81	40,713,284 50	.....	22,949,815 69

XXXVI—CUSTOMS

Amount to be voted.....\$ 5,150,000 00

No. of Vote.	Details.	1920-21.	1919-20.	Compared with Estimates of 1919-20.	
				Increase.	Decrease.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
	Salaries and contingent expenses of the several ports in the Dominion, including (notwithstanding anything in the <i>Civil Service Act</i> ,) pay for overtime of officers, and temporary Customs buildings and rentals.....	4,250,000 00	4,150,000 00	100,000 00	
	Salaries and travelling expenses of Inspectors of Ports and of other officers on inspection and preventive service, including salaries and expenses in connection with the Board of Customs.....	500,000 00	500,000 00		
333	Miscellaneous—Printing and stationery, subscriptions to commercial papers, flags, dating stamps, locks, instruments, etc., for various ports of entry, express charges on samples, stationery and forms, legal expenses, premiums on guarantee bonds, and uniforms for Customs officers.....	240,000 00	200,000 00	40,000 00	
	To provide for expenses of maintenance of revenue cruisers and for preventive service.....	150,000 00	150,000 00		
	Amount to be paid to Department of Justice to be disbursed by and accounted for to it, for secret preventive service.....	10,000 00	10,000 00		
		5,150,000 00	5,010,000 00	140,000 00	

SESSIONAL PAPER No. 3

XXXVII—EXCISE.

Amount to be voted.....\$ 1,403,108 25

No. of Vote.	Details.	1920-21.		1919-20.		Compared with Estimates of 1919-20.	
						Increase.	Decrease.
		\$	cts.	\$	cts.	\$	cts.
334	Salaries of officers and inspectors of Excise and to provide for increase depending on the result of Excise examinations.....	497,608	25	532,181	25		34,573 00
	For extra duty-pay at large distilleries and other large factories.....	15,000	00	15,000	00		
	Duty-pay to officers serving longer hours at other than special survey...	2,000	00	2,000	00		
	Excise travelling expenses, rent, fuel, stationery, guarantee bonds pre- miums and other expenses relating to excise.....	125,000	00	100,000	00	25,000	00
	To provide for stamps, salaries, sta- tionery, etc., in connection with War Tax.....	65,000	00	65,000	00		
	Stamps for imported and Canadian tobacco.....	170,000	00	125,000	00	45,000	00
	Preventive service—Salaries.....	110,000	00	110,000	00		
	Preventive service—Contingencies.....	18,000	00	12,000	00	6,000	00
	Minor revenue—Expenditure.....	500	00	500	00		
	To enable the Inland Revenue Service to supply methylated spirits to manu- facturers, the cost of which will be recouped by manufacturers to whom it is supplied, and to pay rent, power, freight, salaries, etc.....	400,000	00	400,000	00		
	<i>Appropriations not required</i>			12,000	00		12,000 00
		1,403,108	25	1,373,681	25	29,427	00

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XXXVIII—RAILWAYS AND CANALS—CHARGEABLE TO COLLECTION OF REVENUE.

Amount to be voted.....\$6,904,500 00

No. of Vote.	Details.	1920-21.	1919-20.	Compared with Estimates 1919-20.	
				Increase.	Decrease.
	RAILWAYS.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
335	Canadian Government Railways, toward deficit of working expenditure for nine months ending December 31st., 1920, the management of the Railways being hereby authorized to apply the receipts and revenues toward payment of the working expenditure.	5,000,000 00	6,000,000 00	.....	1,000,000 00
	CANALS.				
336	Staff and repairs.....	1,860,000 00	1,800,000 00	60,000 00	
	Statistical officers.....	42,500 00	42,500 00		
		6,902,500 00	7,842,500 00		940,000 00
	MISCELLANEOUS.				
	Railways.				
337	Compassionate allowance to the widow and children of late J. L. A. Frobe, who was killed while in discharge of his duty as brakeman on Canadian Government Railways at Aston Junction, Que., on Sept. 11, 1918.....	2,000 00		2,000 00	
	Various.				
	Appropriations not required for 1920-21.		12,000 00	.....	12,000 00
		2,000 00	12,000 00		10,000 00
	SUMMARY.				
	Railways and Canals.....	6,902,500 00	7,842,500 00	.....	940,000 00
	Miscellaneous.....	2,000 00	12,000 00	10,000 00
	Total.....	6,904,500 00	7,854,500 00	950,000 00

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XXXIX—PUBLIC WORKS—CHARGEABLE TO COLLECTION OF REVENUE.

Amount to be voted \$957,700 00

No. of Vote.	Details.	1920-21.	1919-20.	Compared with Estimate of 1919-20.	
				Increase.	Decrease.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
	GRAVING DOCKS, LOCKS AND DAMS, ETC. WORKING EXPENSES, ETC.				
338	Graving docks.....(a)	69,300 00	70,850 00		1,550 00
	Harbour and River works, etc.....(b)	42,100 00	39,300 00	2,800 00	
	Collection of Public Works Revenues..	7,000 00	7,000 00		
		118,400 00	117,150 00	1,250 00	
	(a) <i>Graving Docks.</i>				
	Champlain Graving Dock.....	20,000 00	20,000 00		
	Lorne Graving Dock.....	27,300 00	27,300 00		
	Esquimaux Graving Dock.....	22,000 00	23,550 00		1,550 00
		69,300 00	70,850 00		1,550 00
	(b) <i>Harbour and River Works, etc.</i>				
	East River—Lock and dam.....	3,000 00	2,000 00	1,000 00	
	Burlington Channel Bridge.....	5,800 00	5,800 00		
	Montreal River—Dam at Latchford...	3,000 00	3,000 00		
	River Yamaska—Lock and Dam.....	900 00	2,500 00		1,600 00
	Riviere du Lievre—Lock and dam....	2,500 00	2,500 00		
	St. Andrew's Rapids—Lock and dam..	22,700 00	18,500 00	4,200 00	
	Selkirk—Repair slip.....	4,200 00	5,000 00		800 00
		42,100 00	39,300 00	2,800 00	
	TELEGRAPH AND TELEPHONE LINES.				
339	Prince Edward Island and Mainland..	7,000 00	7,000 00		
	Land and cable Telegraph Lines, Lower St. Lawrence and Maritime Provin- ces, including working expenses of vessels required for cable service...	210,000 00	202,000 00	8,000 00	
	Saskatchewan.....	70,000 00	61,700 00	8,300 00	
	Alberta.....	107,000 00	89,000 00	18,000 00	
	British Columbia—Mainland.....	79,300 00	66,000 00	13,300 00	
	British Columbia—Vancouver Island District.....	110,000 00	107,800 00	2,200 00	
	Yukon System (Ashcroft-Dawson)...	246,000 00	237,000 00	9,000 00	
	Telegraph and Telephone Service— Generally.....	10,000 00	10,000 00		
		839,300 00	780,500 00	58,800 00	
	RECAPITULATION.				
	Graving Docks, etc.....	118,400 00	117,150 00	1,250 00	
	Telegraph and Telephone Lines.....	839,300 00	780,500 00	58,800 00	
	Appropriations not required for 1920-21..		54,900 00		54,900 00
		957,700 00	952,550 00	5,150 00	

XL—POST OFFICE—OUTSIDE SERVICE.

Amount to be voted.....\$22,423,143 50

No. of Vote.	Details.	1920-21.	1919-20.	Compared with Estimates of 1919-20.	
				Increase.	Decrease.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
340	Salaries and Allowances	11,199,768 00	10,609,858 75	589,909 25	
	Mail Service	10,184,337 50	8,234,337 50	1,950,000 00	
	Miscellaneous	844,038 00	843,838 00	200 00	
	Yukon Territory	195,000 00	195,000 00		
	<i>Appropriations not required for 1920-21</i>		1,617 87		1,617 87
		22,423,143 50	19,884,652 12	2,538,491 38	
	POST OFFICES—SALARIES.				
	Parcel Post Supervisors	5,800 00	5,800 00		
	Charlottetown	31,648 75	31,622 75	26 00	
	Halifax	112,053 00	103,355 00	6,698 00	
	Sydney	25,072 50	22,872 50	2,200 00	
	Amherst	17,651 00	16,801 00	850 00	
	Truro	10,900 00	10,150 00	750 00	
	Moncton	21,272 75	21,272 75		
	St. John	115,959 75	109,077 25	6,882 50	
	Fredericton	23,773 00	22,373 00	1,400 00	
	Quebec	267,946 00	266,746 00	1,200 00	
	Sherbrooke	33,250 25	31,350 25	1,900 00	
	Three Rivers	24,133 00	21,733 00	2,400 00	
	St. Hyacinthe	14,295 00	12,395 00	1,900 00	
	Hull	6,260 00	6,260 00		
	Shawenegan Falls	4,069 00	3,912 50	156 50	
	Ottawa	335,837 75	300,738 25	35,099 50	
	Montreal	1,329,766 25	1,294,463 25	35,303 00	
	Cornwall	7,800 00	7,000 00	800 00	
	Brockville	21,551 00	19,751 00	1,800 00	
	Smith's Falls	6,800 00	5,681 00	1,119 00	
	Kingston	51,223 00	48,223 00	3,000 00	
	Belleville	23,029 00	21,629 00	1,400 00	
	Lindsay	14,334 00	7,800 00	6,534 00	
	Peterborough	35,710 75	33,310 75	2,400 00	
	North Bay	11,700 00	9,800 00	1,900 00	
	Galt	10,329 00	10,329 00		
	Niagara Falls	25,907 00	24,707 00	1,200 00	
	Guelph	33,624 00	31,224 00	2,400 00	
	St. Catharines	30,111 00	28,511 00	1,600 00	
	Hamilton	211,469 50	200,378 50	11,091 00	
	Brantford	50,823 25	48,323 25	2,500 00	
	Kitchener	31,437 00	29,937 00	1,500 00	
	Stratford	13,146 00	13,146 00		
	Woodstock	16,960 00	16,084 00	876 00	
	St. Thomas	24,468 00	22,368 00	2,100 00	
	London	151,727 50	142,651 50	9,076 00	
	Sarnia	24,654 75	23,128 75	1,526 00	
	Collingwood	7,900 00	5,400 00	2,500 00	
	Chatham	24,894 00	22,568 00	2,326 00	
	Owen Sound	23,828 50	22,878 50	950 00	
	Windsor	46,180 00	39,776 25	6,403 75	
	Sault Ste. Marie	21,455 00	20,205 00	1,250 00	
	Port Arthur	29,124 00	27,724 00	1,400 00	
	Fort William	35,719 00	33,369 00	2,350 00	
	Toronto	1,240,555 50	1,166,562 25	73,993 25	
	Winnipeg	379,291 75	412,675 25		33,383 50
	Brandon	42,624 00	37,624 00	5,000 00	
	Portage la Prairie	7,700 00	6,600 00	1,100 00	
	Regina	130,359 75	117,785 75	12,574 00	
	Moose Jaw	62,822 75	57,622 75	5,200 00	
	Saskatoon	79,350 50	72,120 50	7,230 00	
	Prince Albert	26,829 00	24,450 75	2,378 25	
	Carried forward	5,335,126 50	5,094,267 25	274,242 75	33,383 50

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XL—POST OFFICE—OUTSIDE SERVICE—*Continued.*

Details.	1920-21.	1919-20.	Compared with Estimates of 1919-20.	
			Increase.	Decrease.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Brought forward.....	5,335,126 50	5,094,267 25	274,242 75	33,383 50
Medicine Hat.....	27,289 75	24,889 75	2,400 00	
Edmonton.....	199,485 25	180,474 75	19,010 50	
Calgary.....	160,494 75	175,733 50		15,238 75
Lethbridge.....	30,407 00	27,207 00	3,200 00	
New Westminster.....	38,050 00	35,415 25	2,634 75	
Vancouver.....	320,869 50	305,769 50	15,100 00	
Victoria.....	132,770 75	118,841 25	13,929 50	
Nanaimo.....	8,400 00	8,070 00	330 00	
Prince Rupert.....	8,810 00	8,810 00		
Money Order Exchange Office.....	133,878 00	130,578 00	3,300 00	
Temporary Assistance.....	290,000 00	290,000 00		
To provide for the appointment and payment of letter carriers in cities and towns where letter carrier deliv- ery may be established.....	15,504 00	15,504 00		
Provisional Allowance.....	947,600 00	947,600 00		
To provide for payment for overtime— Payment to be made in accordance with regulations approved by the Governor in Council.....	150,000 00	150,000 00		
	7,798,685 50	7,513,160 25	285,525 25	
POST OFFICE INSPECTOR'S OFFICES.				
Prince Edward Island.....	7,200 00	7,100 00	100 00	
Nova Scotia.....	25,800 00	25,600 00	200 00	
New Brunswick.....	22,139 00	21,839 00	300 00	
Quebec.....	50,578 00	50,378 00	200 00	
Sherbrooke.....	14,378 00	13,878 00	500 00	
Montreal.....	79,548 00	78,478 00	1,100 00	
Ottawa.....	58,278 00	57,478 00	800 00	
Kingston.....	19,939 00	19,939 00		
Toronto.....	49,078 00	50,078 00		1,000 00
London.....	33,178 00	32,378 00	800 00	
North Bay.....	14,000 00	14,000 00		
Winnipeg.....	32,239 00	33,439 00		1,200 00
Moosejaw.....	28,200 00	28,100 00	100 00	
Saskatoon.....	20,839 00	20,639 00	200 00	
Calgary.....	25,239 00	24,839 00	400 00	
Edmonton.....	31,939 00	31,739 00	200 00	
Vancouver.....	25,839 00	24,939 00	900 00	
Victoria.....	20,146 00	19,846 00	300 00	
Lethbridge.....	7,500 00	7,500 00		
Temporary clerical and other assist- ance.....	11,000 00	11,000 00		
Provisional allowance.....	55,428 00	55,428 00		
	632,515 00	628,615 00	3,900 00	
RAILWAY MAIL SERVICES.—SALARIES.				
Salaries.....	1,843,567 50	1,718,780 50	124,787 00	
Mileage allowance.....	545,600 00	370,599 00	175,001 00	
For temporary assistance.....	36,000 00	36,000 00		
Provisional allowance.....	308,200 00	308,200 00		
	2,733,367 50	2,433,579 50	299,788 00	
CHIEF POST OFFICE SUPERINTENDENTS' OFFICES.				
Eastern Division (Montreal).....	15,500 00	15,300 00	200 00	
Western Division (Toronto).....	19,700 00	19,204 00	496 00	
	35,200 00	34,504 00	696 00	

XL.—POST OFFICE—OUTSIDE SERVICE—*Concluded.*

Details.	1920-21.	1919-20.	Compared with Estimates of 1919-1920.	
			Increase.	Decrease.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Total—Post Offices.....	7,798,685 50	7,513,160 25	285,525 25	
Total—Post Office Inspectors' Offices.....	632,515 00	628,615 00	3,900 00	
Total—Railway Mail Service.....	2,733,367 50	2,433,579 50	299,788 00	
Total—Chief Post Office Superintendents' Offices	35,200 00	34,504 00	696 00	
	11,199,768 00	10,609,858 75	589,909 25	
MAIL SERVICE.				
Mail service by railway.....	3,519,932 00	3,519,932 00		
Mail service by steamboat.....	666,152 50	181,152 50	485,000 00	
Mail service by ordinary land conveyance, including Rural Mail Delivery.....	5,700 000 00	4,235,000 00	1,465,000 00	
Supply and repair of mail bags.....	255,000 00	255,000 00		
For appointment and payment of master mechanics, mechanics and chauffeurs to be employed in connection with the motor car service at City Post Offices.....	43,253 00	43,253 00		
	10,184,337 50	8,234,337 50	1,950,000 00	
MISCELLANEOUS EXPENDITURE.				
For commission to Postmasters on savings bank and annuities business...	27,500 00	27,500 00		
For travelling charges and expenses of Inspectors and other officers on duty.....	40,000 00	40,000 00		
For stationery, printing and advertising.....	200,000 00	200,000 00		
For manufacturing of postage stamps, postcards, envelopes, postbands, etc.....	160,000 00	160,000 00		
For hand stamps, scales and weights for Post Offices, and for other miscellaneous items of Post Office charges and equipment.....	400,000 00	400,000 00		
To provide for expenses of administering the Act respecting Annuities for Old Age.....	15,000 00	15,000 00		
To provide for a telegraphic news service for the Magdalen Islands during the winter months.....	538 00	338 00	200 00	
The salary of the representative of the Canadian Government on the Pacific Cable Board at the rate of \$1,000 a year.....	1,000 00	1,000 00		
	844,038 00	843,838 00	200 00	

SESSIONAL PAPER No. 3

XLI—TRADE AND COMMERCE.

Amount to be voted.....\$1, 848,095 33

No. of Vote.	Details.	1920-21.		1919-20.		Compared with Estimates of 1919-20.	
						Increase.	Decrease.
		\$	cts.	\$	cts.	\$	cts.
341	Bounties on petroleum, zinc, etc., administration of Act.....	3,000	00	4,000	00		1,000 00
342	Canada Grain Act, administration of ..	1,000,000	00	1,150,000	00		150,000 00
343	Culling timber, including an amount of \$600 for superannuated cullers.....	5,500	00	6,000	00		500 00
344	Maintenance of terminal elevators and necessary equipment.....	10,000	00	30,000	00		20,000 00
345	Canada Year Book.....	13,500	00	13,500	00		
346	Dominion Bureau of Statistics, includ- ing census.....	240,000	00	125,000	00	115,000 00	
347	Development and extension of Can- adian trade.....	130,000	00	150,000	00		20,000 00
348	Gold and Silver Marking Act, admini- stration of.....	4,000	00	4,000	00		
349	Inspection and Sale Act, administra- tion of.....	2,500	00	3,000	00		500 00
350	Honorary Advisory Council of Indus- trial and Scientific Research— (Salaries and expenses, including printing and stationery and the collection and distribution of information, and for Student- ships, Fellowships, Special Problems and Forestry Studies)	120,000	00	120,000	00		
351	International Customs Tariffs Bureau.	662	00	662	00		
352	Trade Commissioners and Commercial Agents, including salary of P. W. Ward as Assistant Trade Commissioner at \$2,800 per annum and expenses in con- nection with negotiations of treaties or in extension of commercial rela- tions; miscellaneous advertising and printing, or other expenditures connected with the extension of Cana- dian Trade.....	200,000	00	180,000	00	20,000 00	
353	Patent Record.....	40,000	00	33,656	87	6,343 13	
354	Grant to Canadian Engineering Stand- ards Association for the promotion of uniformity of Standards in metallic and other products.....	10,000	00	10,000	00		
355	To provide for bounty on linen yarns spun in Canada from Canadian flax, including expenses of supervision under Order in Council of September 3rd, 1918 (revote of \$30,000 for 1919- 20).....	30,000	00	30,000	00		
356	West India Cable.....	38,933	33	38,933	33		
	<i>Appropriations not required for 1920-21...</i>			11,000	00		11,000 00
		1,848,095	33	1,909,752	20		61,656 87

XLII—WEIGHTS AND MEASURES.—GAS AND ELECTRICITY INSPECTION.

Amount to be voted.....\$408,165 00

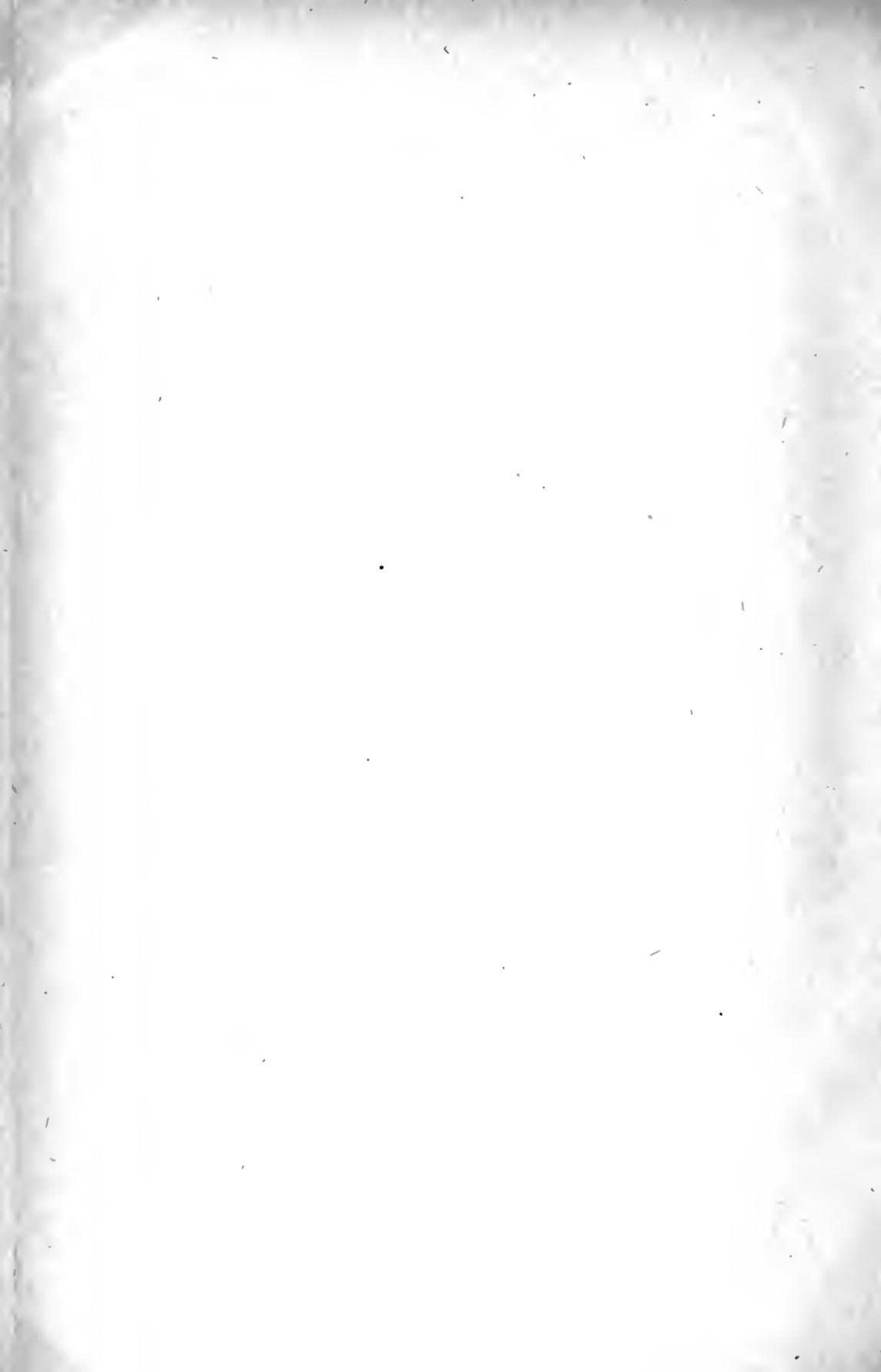
No. of Vote.	Details.	1920-21.	1919-20.	Compared with Estimates of 1919-20.	
				Increase.	Decrease.
	WEIGHTS AND MEASURES.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
357	Salaries of Inspectors and Assistant Inspectors of Weights and Measures and Preventive Service.....	163,365 00	173,910 00		10,545 00
	Rent, fuel, travelling expenses, postage, stationery, etc., for Weights and Measures.....	105,500 00	95,000 00	10,500 00	
	The International Bureau of Weights and Measures.....	400 00	1,200 00		800 00
	<i>Appropriation not required for 1920-21..</i>		7,000 00		7,000 00
		269,265 00	277,110 00		7,845 00
	GAS AND ELECTRICITY.				
358	Salaries of Inspectors and Assistant Inspectors of Gas and Electricity..	88,000 00	85,000 00	3,000 00	
	Rent, fuel, travelling expenses for Gas and Electricity Inspection and the purchase and repairs of instruments..	50,000 00	50,000 00		
	Export of electric power.....	500 00	1,000 00		500 00
	The International Electro Technical Commission.....	400 00	400 00		
	<i>Appropriation not required for 1920-21..</i>		4,000 00		4,000 00
		138,900 00	140,400 00		1,500 00
	SUMMARY.				
	Weights and Measures Inspections.	269,265 00	277,110 00		7,845 00
	Gas and Electricity Inspection	138,900 00	140,400 00		1,500 00
		408,165 00	417,510 00		9,345 00

SESSIONAL PAPER No. 3

XLIII—DEMOBILIZATION.

Amount to be voted \$38,463,400.00

No. of Vote.	Details.	1920-21.
		\$ cts.
359	Department of Militia and Defence— Services in Canada 28,505,900 00 Services Overseas 9,743,000 00	38,250,900 00
360	Department of Justice.....	37,500 00
361	Department of Trade and Commerce	105,000 00
362	Department of Secretary of State.....	50,000 00
		38,463,400 00



SUPPLEMENTARY ESTIMATES
FOR THE FISCAL YEAR ENDING MARCH 31, 1921.

No. of Vote.	Service.	\$ cts.		\$ cts.		\$ cts.	
	MISCELLANEOUS.						
363	Provisional Bonus allowance for the Inside and Outside Services of the Civil Service, to be paid to such persons and classes of persons, in such amounts and at such times as the Governor-in-Council may determine.					12,500,000	00



FURTHER SUPPLEMENTARY ESTIMATES

FOR THE YEAR ENDING MARCH 31, 1920.

No. of Vote.	Service.	\$	cts.	\$	cts.	\$	cts.
CHARGES OF MANAGEMENT.							
363½	Offices of the Assistant Receivers General and Country Savings Banks Contingencies—Further amount required.....			5,000	00		
	Printing, advertising, inspection, express charges, etc.—Further amount required.....			60,000	00		
	Commission for payment of interest on Public Debt, purchase of Sinking Fund—Further amount required.....			20,000	00		
	Commission for redemption of \$75,000,000 two year notes due Aug. 1, 1919, in New York.....			46,875	00		
	Printing Dominion notes—Further amount required.....			27,765	75		
						159,640	75
CIVIL GOVERNMENT.							
364	<i>Privy Council Office—</i> To provide for the salary of the Acting Private Secretary to the President of the Privy Council from March 1, 1920, at the rate of \$2,700 per annum.....				225	00	
<i>Department of Justice, including Penitentiary Branch:—</i>							
365	<i>Supreme Court of Canada.</i> To provide for the salary of one clerk in First Division, Subdivision B.—Further amount required.....		25	00			
	<i>Contingencies—</i> Clerical Assistance—Further amount required.....	1,000	00				
	Printing and Stationery—Further amount required.....	1,000	00				
	Sundries—Further amount required.....	1,000	00				
				3,025	00		
366	<i>Department of the Secretary of State—</i> <i>Contingencies—</i> Printing and Stationery—Further amount required.....	5,000	00				
	Administration of the Companies Amendment Act—Further amount required.....	1,000	00				
				6,000	00		
367	<i>Royal Canadian Mounted Police—</i> To provide for statutory increase in the salary of one clerk in Second Division, Subdivision A, from January 1, 1920.....				25	00	
368	<i>Department of Agriculture—</i> To provide for the salary of one clerk in First Division, sub-division A, from Jan. 1, 1920, at the rate of \$2,880 per annum.....				720	00	
	<i>Contingencies—</i> Clerical and other assistance—Further amount required.....	3,000	00				
	Printing and Stationery—Further amount required.....	1,000	00				
	Sundries—Further amount required.....	1,000	00				
	Travelling Expenses—Further amount required.....	10,000	00				
					15,000	00	
	Carried forward.....			24,995	00	159,640	75

No. of Vote.	Service.	\$	cts.	\$	cts.	\$	cts.
	Brought forward.....			24,995	00	159,640	75
	CIVIL GOVERNMENT—Concluded.						
	<i>Department of Railways and Canals—</i>						
	To provide for the promotion of a clerk from Third Division, Subdivision A, to Second Division, Subdivision B, as of April 1st, 1919, at a salary of \$1,500.....	250	00				
369	To provide for three clerkships in Third Division, Subdivision A, one at \$1,112.50, and two at \$1,062.50 each.....	3,237	50				
	To provide for the promotion of a clerk, from Third Division, Subdivision B, to Third Division, Subdivision A, as of April 1st, 1919, at a salary of \$1,100.....	100	00				
				3,587	50		
	<i>Department of Public Works—</i>						
	<i>Contingencies—</i>						
370	Clerical assistance—Further amount required.....			4,600	00		
	<i>Department of Mines, Explosives Division—</i>						
	To provide for the salary of the Chief Inspector of Explosives from 16 April 1919 at \$5000 per annum.....	4791	67				
371	To provide for the salary of the Chief Chemist from 1 May 1919, at \$4000 per annum.....	3666	67				
	To provide for the salary of a Chemist from 23rd June 1919, at \$2100 per annum.....	1621	67	10,080	01		
	<i>Post Office Department—</i>						
	To provide for the promotion of two clerks from Third Division, Subdivision A, to Second Division, Subdivision B, from the 1st July, 1917, at the salary they were then receiving, namely, \$1,250 each, and to give the annual increase of \$100 each from the 1st July 1918, and 1st July, 1919.....	500	00				
372							
	<i>Contingencies—</i>						
	Clerical and other assistance—Further amount required.....	25,000	00	25,500	00		
	<i>Department of Labour—</i>						
	<i>Contingencies—</i>						
373	Extra clerical and other assistance—Further amount required.....	16,000	00				
	Printing and Stationery—Further amount required.....	10,000	00				
	Sundries—Further amount required.....	4,000	00	30,000	00		
	<i>Department of Public Archives—</i>						
	<i>Contingencies—</i>						
374	To pay King's Printer balance due March 31, 1920, for printing and stationery.....			7,300	00		
	<i>Civil Service Commission—</i>						
	To pay temporary examiners and to meet the cost of holding different examinations required by law, including amount required for extra clerical assistance and including an amount required for advertising—Further amount required.....	26,000	00				
375	Printing and Stationery—Further amount required.....	15,000	00				
	Sundries—Further amount required.....	4,000	00				
	To pay for application of classification, organization and preparation of bonus report and regulations—Further amount required.....	32,000	00	77,000	00		
	<i>Department of Health—</i>						
376	To provide for an increase in the salary of the Director General of Public Health from 1st April 1919.....			1000	00		
						184,062	51
	Carried forward.....					343,703	26

SESSIONAL PAPER No. 5.

No. of Vote.	Service.	\$	cts.	\$	cts.	\$	cts.
	Brought forward.....					343,703	26
	DOMINION POLICE.						
377	Retiring allowance to constable Martin Trewhitt.....					958	65
	PENITENTIARIES.						
	Further amounts required—						
	Kingston, including \$520 for hospita expenses of						
	late guard Joseph Purcele.....			18,520	00		
378	St. Vincent De Paul.....			16,000	00		
	Dorchester.....			17,600	00		
	Alberta.....			3,000	00		
						55,120	00
	LEGISLATION.						
	SENATE.						
	Stenographers—Further amount required.....	1,500	00				
	Sessional messengers—Further amount required.....	1,900	00				
	Pages—Further amount required.....	500	00				
379	Charwomen—Further amount required.....	450	00				
	Debates—Services—Further amount required.....	1,000	00				
	Debates—Printing—Further amount required.....	5,000	00				
				10,350	00		
	HOUSE OF COMMONS.						
	Debates—Further amount required.....	25,000	00				
	Sergeant-at-Arms:—						
	Sessional messengers—Further amount required.....	2,500	00				
380	Servants—Further amount required.....	3,000	00				
	Sessional charwomen—Further amount required.....	2,000	00				
	Tradesmen and others—Further amount required.....	2,000	00				
				34,500	00		
						44,850	00
	ARTS AND AGRICULTURE.						
381	For purchase of Seed Grain—Governor General's						
	Warrant December 9, 1919.....			4,000,000	00		
382	For transportation of stock and feed—Governor						
	General's Warrant, August 23, 1919.....			375,000	00		
383	For transportation of stock and feed—Governor						
	General's Warrant, November 24, 1919.....			25,000	00		
384	For purchase of Stock Feed—Governor General's						
	Warrant, November 24, 1919.....			150,000	00		
						4,550,000	00
	PENSIONS.						
385	Salaries and contingent expenses of the Board of						
	Pension Commissioners for Canada—Further						
	amount required.....			600,000	00		
	Pensions to families of members of the Royal Cana-						
	dian Mounted Police who lost their lives while						
	on duty:—						
386	To provide for gratuity and pension to Mary						
	Emma Bossange, widow of the late Staff						
	Sergeant G. H. L. Bossange, who was killed						
	while in the performance of duty.....			1,268	75		
387	To increase the pension of Mrs. Margaret Johnson						
	Brooke from \$1.75 to \$2.25 per diem, from						
	December 1, 1919—Further amount required.....			61	00		
388	Pension to the widow of Dominion Police Con-						
	stable J. A. Richards, at \$63 per month,						
	killed while in the performance of his duty...			459	65		
						601,789	40
	Carried forward.....					5,596,421	31

No. of Vote.	Service.	\$	cts.	\$	cts.	\$	cts.
	Brought forward					5,596,421	31
	MILITIA AND DEFENCE.						
389	Topographic Survey—To complete requirements.....			5,000	00		
390	Gratuity to F. X. Belanger (Balance).....			412	65		
	Gratuity to C. Share.....			935	03		
	<i>Civil Pensions—</i>						
391	Life pension to Robert A. Allen, from April 16, 1919 to March 31, 1920, at \$269.52 per annum, and the difference between that rate and \$120.12 per annum from April 16, 1918 to April 15, 1919.....	407	87				
	Life pension to Ronald Morrison.....	330	00				
	Life pension to Walter Pettipas.....	515	90				
				1,253	77		
	RAILWAYS AND CANALS—CHARGEABLE TO INCOME.					7,601	45
	CANALS.						
	<i>Welland Canal.</i>						
392	Reconstruction of Port Colborne Elevator—Governor Generals' Warrant, August 30, 1919.....			400,000	00		
	MISCELLANEOUS.						
393	Surveys and Inspections—Railways, including salaries and expenses of experts employed temporarily— Further amount required	30,000	00				
	Surveys and Inspections—Canals, including salaries and expenses of experts employed temporarily— Further amount required.....	20,000	00				
				50,000	00		
	PUBLIC WORKS—CHARGEABLE TO CAPITAL.					450,000	03
	PUBLIC BUILDINGS.						
394	Ottawa Parliament Building—Restoration—The plans for the said building and the method to be adopted for securing the reconstruction thereof to be subject to approval of the Joint Committee appointed by the Prime Minister and the Leader of the Opposition—Further amount required			392,000	00		
	HARBOURS AND RIVERS.						
395	Victoria Harbour Improvements—Further amount- required			24,600	00		
	PUBLIC WORKS—CHARGEABLE TO INCOME.					416,600	9
	PUBLIC BUILDINGS.						
	<i>Quebec.</i>						
396	Ste. Anne de Bellevue—Military Hospital—To pay the A. R. Williams Machinery Co., Ltd., interest at 5 per cent on deferred payment for machinery			18	93		
	<i>Ontario.</i>						
397	Fort William—Public buildings improvements—Re- vote of lapsed amount, \$3,500			4,050	00		
	<i>Manitoba.</i>						
398	Brandon—Public buildings—Alterations and improve- ments—Further amount required			1,200	00		
	Carried forward			5,268	93	6,470,622	76

SESSIONAL PAPER No. 5

No. of Vote.	Service.	\$	cts.	\$	cts.	\$	cts.
	Brought forward.....			5,268	93	6,470,622	76
	PUBLIC WORKS—CHARGEABLE TO INCOME—Concluded.						
	<i>Saskatchewan.</i>						
399	Regina—Public Buildings—Alterations and additions to fittings and laying of pavement—Further amount required.....	2,000	00				
	Sutherland—Forest Nursery Station—To pay McLeod and Arrand interest at 5 per cent on deferred pay- ments in connection with their contract for water supply.....	70	48	2,070	48		
	<i>British Columbia.</i>						
400	Williams Head Quarantine Station—Water supply— Further amount required.....			7,000	00		
	<i>Rents, Repairs, etc.</i>						
401	Ottawa Public Buildings— Departments generally—Care and cleaning of Departmental buildings—Further amount required.....	37,000	00				
	Heating, including salaries of engineers, firemen and watchmen—Further amount required.....	33,000	00				
	Dominion Public Buildings— Heating—Further amount required.....	55,000	00	125,000	00		
	HARBOURS AND RIVERS.						
	<i>Nova Scotia.</i>						
402	Avon River Bridge at Windsor—To pay the Provincial Government of Nova Scotia in full and final settlement of all claims whatsoever for damage done or that may be done to the bridge by the construction by the Department of Public Works in 1897-8 of a shear dam from the bridge abut- ment on the Falmouth side of the river.....			7,164	57		
	<i>Quebec.</i>						
403	Fort William—Wharf repairs and improvements— Further amount required.....	350	00				
	Vercheres—Wharf—Further amount required.....	1,504	13	1,854	13		
	<i>Ontario.</i>						
404	Belleville Harbour—Improvement to wharf and ware- house—Further amount required.....	916	35				
	Midland—Repairs to wharfs—Further amount re- quired.....	1,300	00				
	Port Hope—Repairs to pier—Further amount required.....	1,800	00	4,016	35		
	<i>Manitoba.</i>						
405	Little Pembina River—Diversion to Pelican Lake— Further amount required.....			1,146	37		
	<i>Miscellaneous.</i>						
406	Surveys and inspections—Further amount required.....			15,000	00	168,520	83
	MAIL SUBSIDIES AND STEAMSHIP SUBVEN- TIONS.						
407	Victoria, Vancouver, Way Ports, and Skagway, Steam Service between—Further amount required.....			12,500	00		
408	Vancouver and Ports on Howe Sound, steam service between.....			3,334	00		
409	Expenses in connection with the supervision of sub- sidized steamship services—Further amount re- quired.....			500	00	16,334	00
	Carried forward.....					6,655,477	59

10 GEORGE V, A. 1920

No. of Vote.	Service.	\$	cts.	\$	cts.	\$	cts.
	Brought forward.....					6,655,477	59
	THE NAVAL SERVICE.						
410	Patrol of the northern waters of Canada— Further amount required.....			20,000	00		
411	Compassionate allowance to Mrs. L. F. Ogilvie, widow of Lawrence F. Ogilvie, late officer-in-charge of Gerrard Hatchery.....			1,000	00	21,000	00
	MINES AND GEOLOGICAL SURVEY.						
	GEOLOGICAL SURVEY.						
412	To provide for the payment of salaries of explorers and others from October 1, 1919.....					25,000	00
	LABOUR.						
413	Conciliation and Labour Act, including publication, printing, binding and distribution of the <i>Labour Gazette</i> , and allowance to correspondents, and to provide for the payment of salary of Private Secretary to the Minister. Further amount required.....			25,000	00		
414	Administration Employment Offices Co-ordination Act—Further amount required.....			45,000	00	70,000	00
	INDIANS.						
415	Manitoba, Saskatchewan, Alberta and Northwest Territories— Field and garden seeds. Further amount re- quired.....			37,000	00		
	GENERAL.						
416	To provide for expenses in connection with epidemic of smallpox and other diseases—Further amount required. Governor General's warrant, January 23, 1920.....			50,000	00	87,000	00
	DOMINION LANDS AND PARKS.						
417	Protection of timber in Manitoba, Saskatchewan, Alberta, the North West Territories and the Railway Belt in British Columbia; tree culture in Manitoba, Saskatchewan, Alberta, and inspec- tion and management of Forest Reserves—Further amount required. (Governor General's Warrant).....			100,000	00		
418	To provide for the payment of accounts in course of adjustment for freight charges, etc., in connection with Seed Grain and Relief distributions of 1915 and 1918—Further amount required.....			300	00		
419	To meet uncollected portion of advances of Seed Grain made in the Western Provinces by the chartered banks to holders of unpatented Domi- nion lands under the guarantee of the Dominion Government, including commission on collections, etc.—Further amount required.....			100,000	00		
420	To pay F. E. Woodley for improvements on SW. 4 33-2 3-W 3 upon which he had homesteaded.....			74	00		
421	Dominion Lands Contingencies, etc.—Further amount required.....			35,000	00	235,374	00
	SOLDIERS' LAND SETTLEMENT.						
422	To provide for an increase in the salary of the Chair- man of the Board.....					1,000	00
	Carried forward ...					7,094,851	59

SESSIONAL PAPER No. 5

No. of Vote.	Service.	\$	cts.	\$	cts.	\$	cts.
	Brought forward.....					7,034,851	59
	SOLDIERS CIVIL RE-ESTABLISHMENT— OUTSIDE SERVICE.						
423	To provide for the re-imbursement of the Soldiers Aid Commission of Ontario on account of their payment of the Cost of Living Bonus to all instructors employed by the Commission, in accordance with the terms of Order-in-Council P.C. No. 106, 17th January, 1920.			30,844	50		
424	Buildings.—Hospitals, Sanatoria, Soldiers' Homes, Vocational Training Centres, etc.—Further amount required.....			300,128	71		
425	Equipment.—Furnishings and machinery—Further amount required.....			1,799,999	64		
426	Vocational Expense.—Administration and training returned soldiers and sailors—Further amount required.....			1,450,000	00		
427	Salaries.—Administrative, Clerical, Training, Industrial—Further amount required.....			1,662,203	00		
428	Pay and Allowances.—Returned soldiers and sailors undergoing medical treatment and vocational training—Further amount required.....			3,150,691	81		
429	Contingencies.—Further amount required.....			600,000	15	8,993,867	81
	MISCELLANEOUS.						
430	<i>Canada Gazette</i> —Further amount required.....			14,000	00		
431	Distribution of Parliamentary Documents and other Government Publications—Further amount required.....			15,000	00		
432	Royal Mint—Further amount required.....			71,500	00		
433	To provide for the expenses in connection with the visit of His Royal Highness the Prince of Wales, K. G. etc. to Canada, including Governor General's Warrants, \$20,000, on August 29, 1919, \$50,000, on December 5, 1919, and \$50,000 on February 18, 1920.....			320,000	00		
434	To provide for the administration of the <i>Business Profits War Tax Act, 1916</i> , and the <i>Income War Tax Act, 1917</i> . Appointments for the purpose may be made without reference to the provisions of the Civil Service Act—Further amount required.....			350,000	00	770,500	00
	CUSTOMS.						
435	Miscellaneous—Printing and stationery, subscriptions to commercial papers, flags, dating stamps, locks, instruments, etc., for various ports of entry, express charges on samples, stationery and forms, legal expenses, premiums on guarantee bonds, and uniforms for Customs Officers—Further amount required.....					25,000	00
	EXCISE.						
436	Excise travelling expenses, rent, fuel, stationery, etc.—Further amount required.....			20,000	00		
	Preventive Service—Contingencies—Further amount required.....			5,000	00		
	Stamps for imported and Canadian tobacco—Further amount required.....			30,000	00	55,000	00
	PUBLIC WORKS—CHARGEABLE TO COL- LECTION OF REVENUE.						
	TELEGRAPH AND TELEPHONE LINES.						
	<i>British Columbia.</i>						
437	Mainland—Further amount required.....			14,000	00		
	<i>Alberta.</i>						
	Further amount required.....			8,500	00	22,500	00
	Carried forward.....					16,961,719	40

No. of Vote.	Service.	\$	cts.	\$	cts.	\$	cts.
	Brought forward.....					16,961,719	40
	POST OFFICE—OUTSIDE SERVICE.						
	MAIL SERVICE.						
438	Further amount required.....			960,000	00		
	MISCELLANEOUS.						
	Arrears due Toronto Street Railway for conveyance of Letter Carriers during fiscal years 1917-18 and 1918-19.....	27,187	00				
	Overtime—Further amount required.....	25,000	00				
	To pay certain railway mail clerks in the Nova Scotia District for extra services at the Port of Halifax in connection with checking incoming and outgoing British mails during the Summer Season of 1919.....	186	68				
439	To pay certain railway mail clerks and mail transfer agents in the Quebec District for extra services at the Port of Quebec in connection with checking incoming and outgoing British mails during the Summer Season of 1919.....	292	42				
	To provide for the payment of a compassionate allowance to the widow of the late William Robinson, formerly a porter in the Toronto Post Office, who was accidentally killed on the 13th March, 1917, while on duty, by being crushed under the elevator at Postal Station "A".....	2,000	00				
	To increase the salary of Mr. Harold Hargreaves, first class clerk, grade "A", Calgary Post Office, to \$1,800 a year from the 1st October, 1919.....	100	00				
				54,766	10		
	TRADE AND COMMERCE.					1,014,766	10
440	Canada's proportion of expenditure in connection with the International Customs Tariffs Bureau—Re-vote of lapsed amounts.....					3,310	00
	UNPROVIDED ITEMS, 1918-19.						
441	To cover unprovided items, 1918-19, as per Auditor General's Report, part b, page 3, 1918-19.....					1,071,403	34
						19,051,198	84

SUMMARY.

Chargeable to Consolidated Fund.....	\$ 17,563,195 50
Chargeable to Capital.....	416 600 00
Unprovided items, 1918-19.....	1,071,403 34
	<u>\$ 19,051,198 84</u>

FURTHER SUPPLEMENTARY ESTIMATES

FOR THE YEAR ENDING MARCH 31, 1921.

No. of Vote.	Service.	\$	cts.	\$	cts.	\$	cts.
CIVIL GOVERNMENT.							
	<i>Secretary of State—</i>						
	<i>Contingencies—Further amounts required.</i>						
442	Clerical Assistance.....	3,000	00				
	Printing and Stationery.....	2,000	00				
	Administration of Companies Act and Amending Act.....	1,000	00			6,000	00
	<i>Royal Canadian Mounted Police—</i>						
443	To provide for the transfer of one Clerk, Third Division, Sub-Division A.	1,100	00				
	To provide for the transfer of one Clerk, Third Division, Sub-Division B.....	750	00				
	<i>Contingencies—Further amount required.</i> ...	4,000	00			5,850	00
	<i>Auditor General's Office—</i>						
444	<i>Contingencies—</i>						
	Clerical assistance—Further amount required....					20,000	00
	<i>Department of Finance.</i>						
445	To transfer to the permanent staff clerks now employed in a temporary capacity on the work of the Department of Finance, at their present rates of remuneration or at the minimum classified rates when higher than present salaries, such clerks having already been classified by the Civil Service Commission and transfers to be subject to the control of the Commission					200,000	00
	<i>Department of Customs and Inland Revenue—</i>						
	To provide for the salary of Mr. J. U. Vincent, former Deputy Minister of Inland Revenue to the 31st May, 1920, at \$5,000 per annum	833	33				
446	To provide for the salaries of clerks employed in connection with the administration of the Special War Revenue Act, as amended May 19, 1920.	150,000	00				
	<i>Contingencies:</i>						
	Further amount required on account of administration of the Special War Revenue Act as amended May 19, 1920.	25,000	00			175,833	33
447	<i>Department of Public Works—</i>						
	<i>Contingencies—Further amount required</i> ...					15,000	00
448	<i>Department of Trade and Commerce—</i>						
	<i>Patent and Copyright Office: Contingencies.....</i>					12,000	00
	<i>Department of External Affairs—</i>						
449	To provide for one Senior Clerk Stenographer.....	1,340	00				
	To provide for one File Clerk	960	00			2,340	00
450	<i>Department of Labour—</i>						
	To provide for the re-appointment of Gerald H. Brown as Assistant Deputy Minister of Labour, from the 1st April, 1920, at \$4,250 per annum.....					100	00
	Carried forward					437,423	33

10 GEORGE V, A. 1920

No. of Vote.	Service.	\$	cts.	\$	cts.	\$	cts.
	Brought forward.....			437,123.33			
	CIVIL GOVERNMENT—Continued.						
	<i>Civil Service Commission—</i>						
	Two Senior Civil Service Examiners.....	1,860	00				
	Additional amount required to cover transfer of one Senior Investigator.....	2,940	00				
	<i>Contingencies—</i>						
451	Additional amount required to meet cost of holding examinations required by law, in- cluding advertising.....	5,000	00				
	Clerical assistance—Further amount required Additional amount required to complete appli- cation of classification.....	10,000	00				
	Additional amount required for re-organization of the Department of Public Printing and Stationery.....	9,630	00				
		13,720	00				
	<i>Air Board—</i>			43,150	00		
452	Salaries.....	50,000	00				
	Contingencies.....	50,000	00				
				100,000	00		
	ADMINISTRATION OF JUSTICE.					580,273	33
453	To provide annual fee to O. M. Biggar, K.C. for professional services.....					10,000	00
	PENITENTIARIES.						
454	To provide for the purchase of equipment, machinery and materials, for penitentiaries.....			25,000	00		
	Compassionate allowance to the widow and family of the late Guard Purcell of Kingston Penitentiary, killed in the execution of his duty.....			2,000	00		
						27,000	00
	LEGISLATION.						
	SENATE.						
455	To provide payment of the full sessional indemnity for the session of 1920 to members of the Senate for days lost through absence caused by illness, public business, or on account of death. Payment to be made as the Treasury Board may direct...	3,000	00				
	Sessional Staff—Further amount required.	5,000	00				
				8,000	00		
	HOUSE OF COMMONS.						
456	<i>Contingencies—</i> To provide payment of the full sessional indemnity of members of the House of Commons —days lost through absence caused by illness, public business, being engaged in necessary farm- ing operations, or on account of death during the present Session, notwithstanding anything to the contrary in Chapter 10 of the Revised Statutes, An Act respecting the Senate and House of Com- mons, or any amendments thereto—Payment to be made as the Treasury Board may direct	10,000	00				
	Miscellaneous (including clerical assistance to the Leader of the Opposition at \$675 per annum) Further amount required	75	00				
	To provide an allowance to the Private Secretary of the Deputy Speaker	600	00				
	Carried forward.....	10,675	00	8,000	00	617,273	33

SESSIONAL PAPER No. 5a

No. of Vote.	Service.	\$	cts.	\$	cts.	\$	cts.
	Brought forward.....	10,675	00	8,000	00	617,273	33
	LEGISLATION— <i>Concluded.</i>						
	<i>Sergeant-at-Arms.</i>						
	Sessional Messengers—Further amount required	7,800	00				
	Sessional Servants—Further amount required	8,500	00				
	Sessional Charwomen—Further amount required	7,700	00				
457	Tradesmen and Others—Further amount required	5,000	00				
	Parliamentary Restaurant—Further amount required	8,000	00				
	To provide for the appointment of Philip Farrell as Permanent Messenger from 1st April, 1920, at \$1,000 per annum.....	1,000	00				
				48,675	00		
	LIBRARY OF PARLIAMENT.						
458	Salaries—To provide for difference between Super- annuation allowance and actual salary of Alfred D. de Celles for a period of three months from the 1st June, 1920, in lieu of leave generally granted on retirement.....				556	95	
	OFFICE OF THE CHIEF ELECTORAL OFFICER.						
	Chief Electoral Officer.....	2,000	00				
	Assistant Chief Electoral Officer.....	3,000	00				
459	One stenographer.....	1,200	00				
	Contingencies, including printing of forms in connec- tion with the Dominion Elections Act and the employment of temporary help.....	10,000	00				
				16,200	00		
	ARTS AND AGRICULTURE.					73,431	95
460	To provide for the administration and enforcement of the Destructive Insect and Pest Act—Further amount required.....			20,000	00		
461	To provide for the development of the Live Stock Industry—Further amount required.....			75,000	00		
462	To provide for the establishment of an Experimental Station at Swift Current, Saskatchewan			15,000	00		
463	To provide for assistance in transportation of live stock, hay, and haying outfits in the drouth areas of the Western provinces.			350,000	00		
						460,000	00
	IMMIGRATION AND COLONIZATION.						
464	To provide yearly payment on cost of Immigration Baggage Shed at the Port of St. John, N.B.					9,060	00
	PENSIONS.						
465	<i>Military Pensions—</i> Further amount required to carry into effect pro- visions of the <i>Pension Act Amendment Act,</i> <i>1920.</i>					9,550,000	00
	MILITIA AND DEFENCE.						
	ROYAL MILITARY COLLEGE.						
466	To provide equipment for new educational building ..			30,000	00		
	GRATUITIES.						
	Gratuity to G. Goldsmith on retirement	701	78				
467	Gratuity to John O'Neil Farrel (compensation as an Act of Grace for injuries received from a defaulter while carrying out his arrest on July 11th, 1918). ..	4,000	00				
				4,701	78		
						34,701	78
	Carried forward					10,744,407	06

10 GEORGE V, / . 1920

No. of Vote.	Service.	\$	cts.	\$	cts.	\$	cts.
	Brought forward.....					10,744,507	06
	RAILWAYS AND CANALS—CHARGEABLE TO CAPITAL.						
	RAILWAYS.						
468	<i>Canadian Government Railways—</i> Construction and Betterments— Additional amount required.....			290,430	00		
469	To provide for the purchase, at prices not exceeding the amounts herein specified, of the following railways (the debts of each railway to the Cana- dian Government Railways to be cancelled): interest on the purchase price of each to be payable at the rate of five per centum per annum from the date of taking possession to the date of transfer of title: (Such of the said railways as are within the jurisdiction of the Parliament of Canada are hereby authorized to sell their respective assets and undertakings accordingly):— York & Carleton Ry., \$18,000 00 ... Revote. St. Martins Ry., \$65,000 00 Revote. Moncton & Buctouche Ry., \$70,000 00 Revote. Elgin & Havelock Ry., \$30,000 00... Revote. Salisbury & Albert Ry., \$75,000 00... Revote. Caraquet & Gulf Shore Ry., \$200,000.00 Revote Cape Breton Ry., \$100,000 00..... Interest estimated—from date of taking possession to March 31, 1921, not exceeding (including revote \$34,000).....	4,500 16,250 70,000 30,000 75,000 200,000 100,000 58,000	00 00 00 00 00 00 00 00				
470	To provide for the purchase of the Lotbiniere & Me- gantic Railway under authority of Chapter 22, Statutes of Canada, 1916, together with interest at 5p.c. from 1st April, 1920.....			553,750	00		
471	To pay claims for Right-of-Way Revote (1919-20)....			336,875 50,000	00 00		
						1,231,055	00
	RAILWAYS AND CANALS—CHARGEABLE TO INCOME.						
	CANALS.						
472	<i>Lachine—St. Peter River Syphon Repairs</i>	75,000	00				
473	<i>Ontario-St. Lawrence—To refund security deposit to Wm. Birmingham</i>			1,256	00		
474	<i>Trent—To rebuild wharf at Lindsay, Revote</i> Improvements—Additional amount required (Nassau Dam).....	10,000 50,000	00 00				
475	<i>Welland—Reconstruction of Port Colborne Elevator (including Revote \$60,000)</i>	440,000	00				
				576,256	00		
	RAILWAYS.						
476	<i>Canadian Government Railways—</i> To provide for payment of Expenses in connection with acquisition of the Grand Trunk and associated Railway Systems—Additional amount required.....			400,000	00		
	Carried forward.....			976,256	00	11,975,462	06

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No. of Vote.	Service.	\$	cts.	\$	cts.	\$	cts.
	Brought forward.....			976,256	00	11,975,462	06
	RAILWAYS AND CANALS—CHARGEABLE TO INCOME.—Concluded.						
	MISCELLANEOUS.						
477	Governor General's cars, Attendance, Repairs and Alterations—Additional amount required.....	12,000	00				
478	Loan not exceeding \$25,000,000 to be made to the Grand Trunk Railway Company of Canada, or made in part to any Company comprised in the Grand Trunk Railway System, to be used for any or all of the following purposes in connection with such Companies or any of them, namely: in meeting expenditures made, or indebtedness incurred or payable in respect of deficits in operating expenses, interest on securities, maturing loans, construction, equipment, renewals and betterments; such loan or loans to be secured by mortgages approved by the Governor in Council in favour of His Majesty the King on the undertaking of each Company participating therein to the extent of such participation, and in each case to be repayable on demand with interest at 6% per annum, payable half-yearly, or the loan or any part of it may be made to the Managing Committee of the Grand Trunk Railway System in accordance with the provisions of clause four of the agreement hereinafter mentioned. And for the purpose of retiring maturing secured loans or other funded indebtedness and interest thereon of any such Company or Companies, which loans or indebtedness were in existence on or before the date of the agreement between His Majesty the King and the Grand Trunk Railway Company of Canada (namely, the 8th day of March, 1920) the Minister of Finance instead of applying toward the retirement thereof portions of the loan above authorized, may, with the approval of the Governor in Council, guarantee the principal and interest of securities of the Grand Trunk Railway Company of Canada or of any such Company or Companies in such form and on such terms as the Governor in Council may determine.....	25,000,000	00	25,012,000	00	25,988,256	00
	PUBLIC WORKS—CHARGEABLE TO CAPITAL.						
	PUBLIC BUILDINGS.						
479	Ottawa—New Public building—Revote.....			18,000	00		
	HARBOURS AND RIVERS.						
480	Quebec Harbour—River St. Charles—Improvements—To pay the Department of Railways and Canals towards construction of substructure of Canadian Northern Railway Company's bridge.....			80,365	48	98,365	48
	PUBLIC WORKS—CHARGEABLE TO INCOME.						
	PUBLIC BUILDINGS.						
	<i>Nova Scotia.</i>						
481	Halifax Quarantine Station, Indian Point—McNab's Island—New Buildings.....	250,000	00				
	Yarmouth—Public building—Restoration and alteration after damage by fire and construction of addition.....	27,000	00	277,000	00		
	Carried forward....			277,000	00	38,062,083	54

No. of Vote.	Service.	\$	cts.	\$	cts.	\$	cts.
	Brought forward.....			277,000	00	38,062,083	54
	PUBLIC WORKS—CHARGEABLE TO INCOME—<i>Cont-nu d.</i>						
	<i>New Brunswick.</i>						
482	Moncton—Additional accommodation for Post Office	2,500	00				
	St. John—Immigration building—Alterations and	7,000	00				
	St. John Quarantine Station—Partridge Island—New	75,000	00				
	Buildings, repairs, and improvements.....			84,500	00		
	<i>Quebec.</i>						
483	Montreal—Examining Warehouse—Repairs.....	2,000	00				
	Montreal General Post Office—Improvements—Further amount required.....	10,000	00	12,000	00		
	<i>Ontario.</i>						
	Belleville—Public building—Improvements to heating system.....	3,000	00				
	Deseronto—Public building—Installation of electric light.....	1,100	00				
	Galt—Public building—Addition.....	17,500	00				
	Kingsville—Public building—Further amount required.....	300	00				
	Ottawa Departmental Buildings—Eastern Block—repairs and alterations.....	9,500	00				
	Ottawa Departmental Buildings—To connect with central heating plant—Further amount required.....	7,397	95				
	Ottawa—Dominion Observatory—Improvements.....	1,500	00				
	Ottawa—Government's share of cost of paving Elgin Street fronting Cartier Square and Victoria Memorial Museum.....	2,602	43				
	Ottawa—Government's share of cost of paving St. Patrick Street from Sussex Street to Mackenzie Avenue.....	492	00				
	Ottawa—Local improvements on Carling Avenue opposite Central Experimental Farm.....	3,404	90				
484	Ottawa—National Gallery, Victoria Memorial Museum—Restoration.....	20,000	00				
	Ottawa—Post Office improvements—Revote.....	5,660	00				
	Ottawa—Printing Bureau—Passenger elevator and additions and improvements to building—Further amount required.....	33,000	00				
	Ottawa—Victoria Memorial Museum—Restoration for Department of Mines.....	15,000	00				
	Ottawa—Partial reconstruction of Ore Dressing Plant destroyed by fire.....	6,000	00				
	Pembroke—Public building—Tower and clock.....	5,000	00				
	St. Catharines—Public building—Repairs and Improvements.....	4,000	00				
	St. Thomas—Public building—Government's share of cost of Asphalt pavement on Talbot Street.....	1,230	71				
	Sudbury—Public building—Improvements.....	2,800	00				
	Toronto—Postal Station "A"—Further amount required.....	110,000	00				
	Welland—Public building—Alterations and improvements.....	3,300	00				
				252,787	99		
	Carried forward.....			626,287	99	38,062,083	54

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No. of Vote.	Service.	\$ cts	\$ cts.	\$ cts.
	Brought forward.....		626,287 99	38,062,083 54
	PUBLIC WORKS—CHARGEABLE TO INCOME—Continued..			
	<i>Manitoba.</i>			
	Dauphin—Public building—Improvements to heating system.....	3,600 00		
485	Portage la Prairie—Enlargement and improvement of public building—Further amount required.....	8,000 00		
	Winnipeg—Customs building—New boilers.....	6,000 00		
	Winnipeg—Postal Station "A"—Improvements—Further amount required.....	3,500 00	21,100 00	
	<i>Alberta.</i>			
	Calgary—Dominion buildings—Improvements—Re- pairs, etc.—Further amount required.....	2,000 00		
	Edmonton—Immigration hall No. 1—Repairs.....	3,000 00		
486	Edmonton—Public building—Alterations for Post Office accommodation.....	7,500 00		
	Red Deer—Alterations to Old Court House building for Post Office accommodation.....	11,000 00	23,500 00	
	<i>British Columbia.</i>			
	Bamfield—Public Building.....	4,000 00		
487	Naas River—Residence for Fisheries Overseer.....	2,500 00		
	Victoria—Old Post Office—Taxes due city for 1919.....	1,640 73		
	Williams Head Quarantine Station—Water supply.....	3,000 00	11,140 73	
	<i>Generally.</i>			
488	Barracks for Permanent Force.....		100,000 00	
	<i>Rents, Repairs, Furniture, Heating, etc.</i>			
	Ottawa Public Buildings— Heating—Including salaries of engineers, firemen, and watchmen—Further amount required....	135,000 00		
489	Ottawa Public Buildings— Repairs, furniture, grounds, snow cleaning, street maintenance, etc.—Further amount required....	100,000 00		
	Dominion Public Buildings— Dominion Quarantine Stations—Maintenance— Further amount required.....	2,000 00		
	Heating—Further amount required.....	75,000 00	312,000 00	
	HARBOURS AND RIVERS.			
	<i>Nova Scotia.</i>			
	Advocate—Repairs to wharf.....	2,600 00		
	Avonport—Repairs to wharf.....	1,800 00		
	Bailey's Brook—Extension to pier.....	6,000 00		
	Barrington's Cove, Sydney Mines—Repairs to wharf.....	1,400 00		
	Barrington Passage—Wharf.....	5,000 00		
	Bass River—Wharf.....	21,000 00		
490	Battery Point—Breakwater extension.....	11,600 00		
	Bear Cove (Digby) Breakwater improvements.....	540 00		
	Bear Cove (Halifax) Reconstruction of skidway and shed.....	1,245 00		
	Belliveau's Cove—Repairs to breakwaters.....	800 00		
	Burlington Centre—Repairs to wharf.....	1,400 00		
	Caldwell's Cove—To repair breakwater.....	800 00		
	Carried forward.....	54,185 00	1,094,028 72	38,062,083 54

10 GEORGE V, A. 1920

No. of Vote.	Service.	\$ cts.	\$ cts.	\$ cts.
	Brought forward	54,185 00	1,094,028 72	38,062,083 54
	PUBLIC WORKS—CHARGEABLE TO INCOME—Continued.			
	<i>Nova Scotia—Continued.</i>			
	Chimney Corner—In full and final settlement of claim of Thomas D. Morrison in connection with his contract for wharf.....	867 92		
	Devil's Island—Repairs to breakwater—Further amount required.....	5,000 00		
	East Ferry—Repairs to wharf and removal of sand and gravel.....	1,400 00		
	Eastern Passage—Beach protection and repairs to breakwater.....	4,840 00		
	Feltzen South—Repairs to breakwater.....	1,375 00		
	Freeport—Repairs to breakwater—wharf.....	1,800 00		
	Gabarous—Breastwork.....	2,100 00		
	Georgetown—Repairs to wharf.....	600 00		
	Grosses Coques—Renewal of sea-wall.....	1,620 00		
	Half Island Cove—Repairs to breakwater.....	2,500 00		
	Halifax Quarantine Station—New wharf at McNab's Island.....	40,000 00		
	Hunt's Point—Reconstruction of beach protection Inverness—Harbour improvements—Further amount required.....	700 00 2,000 00		
	Kelly's Cove—To repair and strengthen breakwater	3,200 00		
	Ketch Harbour—Repairs to breakwater.....	1,000 00		
	Litchfield—Groyne.....	2,200 00		
	Livingstone's Cove—Wharf extension.....	2,500 00		
490	Long Point (Craigmore)—Repairs to breakwater.....	900 00		
	Lower L'Ardoise—Repairs to breakwater.....	1,250 00		
	Maitland—Extension of ferry wharf.....	2,000 00		
	Margaree—Repairs to breakwater—Revote.....	9,400 00		
	McKay's point (Judique)—Repairs to breakwater.....	960 00		
	Ogilvie's—Repairs to breakwater.....	2,300 00		
	Parkers Cove—Repairs and renewals to breakwater	2,000 00		
	Port Greville—Repairs to beach protection.....	1,300 00		
	Port Lorne—Breakwater repairs and renewals.....	9,200 00		
	Port Maitland—Breakwater improvement.....	8,900 00		
	Portuguese Cove—Reconstruction of skidway, break- water repairs and renewals.....	20,000 00		
	Sandy Cove—To repair and strengthen breakwater.....	2,500 00		
	Sanford—Repairs to breakwater.....	2,500 00		
	Seaforth—Rebuilding part of breakwater.....	7,100 00		
	Seaside—Repairs to wharf.....	4,350 00		
	Soldier's Cove—Wharf.....	2,500 00		
	Spencer's Island—Repairs to breakwater.....	700 00		
	Upper Port Latour—Repairs to wharf.....	1,050 00		
	Wallace—Repairs to wharf.....	1,350 00		
	West Arichat—Wharf repairs and improvements.....	2,400 00		
	West Arichat—Repairs to breakwater.....	4,500 00		
	White Head—Repairs to wharf.....	600 00		
	Whycocomagh—Repairs to wharf.....	1,200 00		
	Wolfville—Harbour improvements.....	5,000 00		
	<i>Prince Edward Island.</i>		221,847 92	
491	Tignish Harbour—To repair protection works.....	1,350 00		
	West River (McArthur's Landing)—Repairs to wharf	700 00		
	<i>New Brunswick.</i>		2,050 00	
	Back Bay—Wharf repairs and improvements.....	4,500 00		
	Edgett's Landing—Repairs to wharf.....	1,000 00		
	Gautreau Village—Repairs to wharf.....	600 00		
492	Konchibouguac Harbour—To repair and construct dams and breastworks.....	13,000 00		
	Little Abouane—To repair and raise wharf.....	800 00		
	Lord's Cove—Wharf.....	15,500 00		
	Richibucto Cape—Completion of pier and breakwater	5,000 00		
	Carried forward		40,400 00	
			1,358,326 64	38,062,083 54

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No. of Vote.	Service.	\$ cts.	\$ cts.	\$ cts.
	Brought forward.....		1,358,326 64	38,062,083 54
	PUBLIC WORKS—CHARGEABLE TO INCOME.—Continued.			
	<i>Quebec.</i>			
	Aylmer—Repairs to wharf—Further amount required.....	600 00		
	Barachois de Malbaie—Repairs to wharf.....	1,800 00		
	Chandler—Repairs to pier.....	2,000 00		
	Chicoutimi Basin—New pontoon and wharf repairs.....	4,800 00		
	Douglastown—Repairs to breakwater.....	3,750 00		
	Fabre—Wharf repairs and extension—To complete— Revote \$950.....	5,300 00		
	Fort Coulonge—Wharf improvements.....	1,000 00		
	Father Point—Repairs to wharf.....	2,200 00		
	Gaspe—Reconstruction of deep water wharf damaged by fire.....	34,000 00		
	Grosse Isle Quarantine Station—Retaining wall.....	1,500 00		
	Laprairie—To complete protection works.....	13,500 00		
	Lanoraie—Repairs to wharf.....	2,060 00		
493	Notre Dame des Sept Douleurs (Isle Verte) Completion of western wharf.....	5,700 00		
	Pointe a Elie—To protect breakwater-wharf.....	10,140 00		
	Riviere du Lievre—Lock and dam—Reconstruction of protection walls.....	5,700 00		
	Riviere aux Vases—Wharf reconstruction.....	2,100 00		
	Roberval—Repairs to wharf.....	1,000 00		
	St. Laurent, Island of Orleans—Repairs to wharf— Further amount required.....	1,500 00		
	St. Marc—Reconstruction of wharf.....	4,000 00		
	St. Roch de Richelieu—Repairs to wharf.....	600 00		
	Sorel—Wharf repairs and reconstruction—Further amount required.....	2,500 00		
	Tadoussac (Anse a l'Eau)—Reconstruction of wharf and approach.....	8,900 00		
	Three Rivers—Repairs to coal dock—Further amount required.....	11,250 00		
			125,900 00	
	<i>Ontario.</i>			
	Beaverton—Repairs to breakwater.....	1,250 00		
	Bronte—Repairs and improvements to pier.....	2,650 00		
	Huntsville—Repairs to wharf.....	3,900 00		
	Kingston—Harbour improvements.....	1,583 00		
	Lake Katrine—Wharf.....	730 00		
	McGregor's Creek—Renewal of revetment wall.....	14,100 00		
	Meaford—Repairs to revetment wall.....	900 00		
	MaeLaren's Landing—Wharf.....	6,600 00		
	Owen Sound—Wharf reconstruction.....	86,000 00		
494	Penetanguishene—Repairs to wharf.....	2,100 00		
	Pelee Island—Repairs to piers—Further amount required.....	5,750 00		
	Port Burwell—Repairs to pier—Further amount required.....	2,000 00		
	Port Dover—Repairs to piers.....	20,000 00		
	Port Hope—Repairs to checkwater.....	3,000 00		
	Port Stanley—Harbour improvements.....	50,000 00		
	Rosseau—Repairs to wharf.....	1,200 00		
	Rondeau—Harbour protection work.....	13,000 00		
	Sturgeon Falls—Revetment wall.....	1,900 00		
			216,663 00	
	<i>Manitoba.</i>			
495	Big Island (Hecla)—Wharf.....	3,000 00		
	Killarney—Repairs to dam and cut.....	1,100 00		
	The Pas—Wharf—Revote.....	14,800 00		
			18,900 00	
	Carried forward.....		1,719,789 64	38,062,083 54

No. of Vote.	Service.	\$	cts.	\$	cts.	\$	cts.
	Brought forward.....			1,719,789	64	38,062,083	54
	PUBLIC WORKS—CHARGEABLE TO INCOME—Continued.						
	<i>British Columbia.</i>						
	Alice Arm (Silver City) Landing float—To complete.....	950	00				
	Alice Arm—Wharf—Conditional on Provincial Govern- ment building road.....	15,000	00				
	Campbell River—Repairs to wharf—Revote.....	15,800	00				
	Carroll's Landing—Wharf.....	7,000	00				
	Church House—Float—Reconstruction.....	2,400	00				
	Clayoquot—Repairs to wharf—Further amount re- quired.....	450	00				
	Deep Cove—Repairs to wharf.....	1,250	00				
	Degnan's Bay—Repairs to float.....	1,100	00				
	Denman Island—New Float.....	1,000	00				
	Edgewood—Repairs to wharf.....	1,700	00				
	Fraser River—Dredging North Arm—Further amount required.....	3,550	00				
	Gower Point—Float.....	1,800	00				
	Graham—Wharf.....	11,500	00				
	Halcyon—Wharf approach.....	1,300	00				
	Hollyburn—Wharf repairs.....	6,300	00				
	Hurst Island—Landing float.....	800	00				
	Jacksa Bay—Approach to float.....	1,700	00				
496	Kuskonook—Wharf.....	9,500	00				
	Ladysmith—Wharf.....	9,500	00				
	Lyall Harbour—Saturna Island—Wharf.....	4,900	00				
	Manson's Landing—Wharf.....	5,500	00				
	Mayne Island—Repairs to wharf.....	4,500	00				
	Mill Bay—Repairs to wharf.....	1,500	00				
	Moresby Island—Wharf renewal.....	3,400	00				
	Nootka Island—Repairs to wharf—Further amount required.....	950	00				
	Okanagan River—Maintaining dam and repairing bank protection works—Further amount required.....	900	00				
	Pender Harbour—Float.....	1,200	00				
	Port Alberni—Float—Revote.....	2,090	00				
	Port Clements—Repairs to wharf.....	1,100	00				
	Prince Rupert Quarantine Station—Protection work.....	865	00				
	Procter—Floating wharf.....	7,000	00				
	Sandspit Point—Reconstruction of wharf.....	10,000	00				
	South Gabriola Island—Wharf—Revote.....	3,500	00				
	Stag Bay—Float.....	1,500	00				
	Stewart—Reconstruction of wharf—Further amount required.....	3,500	00				
	Westbank—Extension of wharf.....	3,300	00				
				148,305	00		
	DREDGING.						
497	Dredging—Manitoba, Saskatchewan and Alberta— Further amount required.....			18,000	00		
	ROADS AND BRIDGES.						
498	Portage du Fort—Repairs to bridge.....	3,500	00				
	St. Andrews, Man.—Repairing road and grading bank.....	4,600	00				
				8,100	00		
	TELEGRAPH AND TELEPHONE LINES.						
	<i>Generally.</i>						
499	Repairs, repoling, shifting and completion of lines under construction.....			50,000	00		
	Carried forward.....			1,944,194	64	38,062,083	54

SESSIONAL PAPER No. 5a

No. of Vote.	Service.	\$	cts.	\$	cts.	\$	cts..
	Brought forward.....			1,944,194	64	38,062,083	54
	PUBLIC WORKS—CHARGEABLE TO INCOME—Concluded.						
	MISCELLANEOUS.						
	Compassionate allowance to the Mother of the late E. P. Gingras who was drowned at Alice Arm, B.C. on April 13th, 1920, while on duty.....	2,000	00				
500	Inspection boats—New Motors for inspection boat in Prince Edward Island.....	2,100	00				
	Halifax Harbour—To refund Messrs. Foley Bros., Welch, Stewart and Fauquier amount of royalty paid the Department of Public Works for filling taken from Halifax Harbour and used in connection with their contract for Ocean Terminal Docks.....	12,004	05				
	Purchase of submarine cable.....	17,500	00				
				33,604	05		
	MAIL SUBSIDIES AND STEAMSHIP SUBVENTIONS.					1,977,798	69
501	Mulgrave and Canso—steam service between—Further amount required.....			2,000	00		
502	Petit de Grat and Mulgrave—steam service between— Further amount required.....			2,000	00		
503	Victoria and Vancouver, Way Ports and Skagway— steam service between—Further amount required.....			12,500	00		
504	Victoria and West coast of Vancouver Island—steam service between—Further amount required.....			10,000	00		
505	Campment d'Ours Island and mainland on Georgian Bay—ferry service between.....			3,000	00		
506	Grand Manan and the mainland—steam service between—Further amount required.....			2,500	00		
507	Halifax, Canso and Guysboro—steam service between —Further amount required.....			2,000	00		
508	Halifax and Newfoundland via Cape Breton Ports— steam service between—Further amount required.....			2,000	00		
509	Vancouver, and Northern ports of British Columbia— steam service between—Further amount required.....			8,000	00		
510	Charlottetown, Pictou and New Glasgow—steam service between.....			2,000	00		
511	Pictou, New Glasgow, and Antigonish County ports— schooner service between.....			1,500	00		
						47,500	00
	NAVAL SERVICE.						
512	To provide for the maintenance of the Royal Canadian Navy—Further amount required.....			1,700,000	00		
513	Pay of temporary officers and clerks at Headquarters, Halifax and Esquimalt dockyards.....			60,000	00	1,760,000	00
	OCEAN AND RIVER SERVICE.						
514	To provide for raising, repairing and maintaining C.G.S. "Aranmore".....			75,000	00		
515	Registration of shipping—Further amount required.....			4,200	00		
516	Additional amount required for two motor patrol vessels for buoy and lighthouse service in British Columbia.....			15,000	00		
						94,200	00
	LIGHTHOUSE AND COAST SERVICE.						
517	To provide a further amount to pay Government pension to Pilot Joseph Eugene Lachance.....			300	00		
518	Maintenance and repairs to lighthouses—Further amount required.....			50,000	00		
						50,300	00
	Carried forward.....					41,991,882	23

No. of Vote.	Service.	\$	cts.	\$	cts.	\$	cts.
	Brought forward.....					41,991,882	23
	MINES AND GEOLOGICAL SURVEY.						
519	Museum Equipment.....					15,000	00
	LABOUR.						
520	To provide for the organization and development of Joint Industrial Councils.....			15,000	00		
521	Administration Employment Offices Co-ordination Act—Further amount required.....			25,000	00	40,000	00
	INDIANS.						
	<i>New Brunswick.</i>						
522	Relief—Further amount required			3,000	00		
	<i>Nova Scotia.</i>						
523	Miscellaneous and unforeseen—Further amount re- quired.....			20,000	00		
	<i>Ontario and Quebec.</i>						
524	Repairs to roads and bridges, etc.—Further amount required.....			5,800	00		
	<i>Indian Education.</i>						
525	Indian education—Further amount required			48,000	00	76,800	00
	GOVERNMENT OF THE NORTH WEST TERRITORIES.						
526	Improvements to road between Fitzgerald, Alta., and Fort Smith, N.W.T....					1,500	00
	DOMINION LANDS AND PARKS.						
	Protection of timber in Manitoba, Saskatchewan, Alberta, the N.W.T., and the Railway Belt in B.C., tree culture in Manitoba, Saskatchewan, Alberta, and inspection and management of forest reserves—Further amount required			50,000	00		
527	Amount required to purchase land for Water Power purposes and to pay compensation to entrants, etc., in accordance with Section 8 of the <i>Dominion Water Power Act</i>			30,000	00		
	Administration of the <i>North West Game Act</i> and the <i>Migratory Bird Act</i> —Further amount required.			5,000	00		
	To refund James Smith the amount paid for purchase of land in Township 56, Range 23, West of the 4th Meridian.....			890	00	85,890	00
	SOLDIERS' CIVIL RE-ESTABLISHMENT— OUTSIDE SERVICE.						
528	To provide for the reimbursement of the Soldiers' Aid Commission of Ontario for their payment of the High Cost of Living Bonus to all Instructors em- ployed by the Commission for the fiscal year 1920-1921 in accordance with the terms of Order- in-Council P.C. No. 106 of the 17th Jan., 1920			39,000	00		
	Carried forward.....			39,000	00	42,211,072	23

SESSIONAL PAPER No. 5a

No. of Vote.	Service.	\$	cts.	\$	cts.	\$	cts.
	Brought forward.....			39,000	00	42,211,072	23
	SOLDIERS' CIVIC RE-ESTABLISHMENT— OUTSIDE SERVICE—<i>Concluded.</i>						
529	To provide for Interest at 5% per annum upon the unpaid balances of War Service Gratuity held in trust by the Department from the 1st December, 1919, to 31st March, 1921, in accordance with the terms of P.C. No. 2419 of the 1st Dec., 1919			32,464	33		
530	Vocational Expense— Loans to disabled soldiers and sailors either for tools and equipment or for training and education to carry out provisions of Bill No. 10 of 1919			2,000,000	00		
531	Pay and Allowances— Vocational—Further amount required			2,615,600	00		
532	Operating Expenses—Cost of stores, printing, stationery, transportation and travelling—Further amount required			300,000	00		
533	Treatment—Further amount required to carry into effect recommendations of Special Committee on Pensions and Re-establishment			525,000	00		
534	Vocational—Further amount required to carry into effect recommendations of Special Committee on Pensions and Re-establishment			875,000	00		
						6,387,064	33
	THE AIR BOARD.						
	<i>Civil Aviation—</i>						
	Survey of Air Routes		50,000	00			
	Flying Operations for other Government Departments		200,000	00			
	Miscellaneous and experimental Flying and Research		50,000	00			
535	Unpacking and carriage of aircraft and equipment		50,000	00			
	Upkeep and replacement of aircraft and equipment		250,000	00			
	Acquisition and equipment of Civil Air Stations		200,000	00			
	Acquisition of emergency landing grounds		50,000	00			
				850,000	00		
	<i>Military Appropriation—</i>						
	Grant to Provincial Air Force Associations		30,000	00			
	Upkeep of Camp Borden, including repairs		30,000	00			
536	Pay of officers and airmen, eight months, including rations		200,000	00			
	Travelling expenses		140,000	00			
	Flying in training		200,000	00			
	Maintenance and replacement of aircraft and equipment		200,000	00			
				800,000	00		
						1,650,000	00
	MISCELLANEOUS.						
537	The Editorial Committee—To provide for the cost of printing, etc.			1,000	00		
538	Patent Record—Further amount required			21,000	00		
539	Public Archives—To provide for the transcription of records in Europe by the Photostat			5,000	00		
540	Purchasing Commission—Salaries and contingencies			90,000	00		
541	Amount required in connection with the contract made by the Department of Marine with the Dominion Iron and Steel Company, Limited, for delivery of steel plates			500,000	00		
542	To provide for expenses in connection with a Canadian exhibit at the National Exposition of Chemical Industries to be held in New York, U.S.A., in September, 1921			7,500	00		
543	To provide for the administration of <i>The Bankruptcy Act</i> , including expenses incurred in the preparation of the General Rules and Forms, etc.			15,000	00		
	Carried forward.....			639,500	00	50,248,136	56

No. of Vote.	Service.	\$	cts.	\$	cts.	\$	cts.
	Brought forward.....			639,500	00	50,248,136	56
	MISCELLANEOUS— <i>Conclud.d.</i>						
544	To provide for the expenses incurred or which may be incurred by the Committee appointed for the purpose of inquiring into and reporting upon an amendment to the Armorial Bearings of Canada.....			1,500	00		
545	To provide for the expenses under <i>The Naturalization Act</i> —Further amount required.....			10,000	00		
546	To provide for the expenses under <i>The Canada Temperance Act</i> —Further amount required.....			456,000	00		
547	To provide for the expenses which may be incurred in the revocation of certificates under Section 7 of <i>The Naturalization Act</i>			25,000	00		
548	To provide for the payment of the necessary fees upon applications made by or on behalf of Returned Soldiers and Sailors for Certificates of Naturalization, etc., under the provisions of <i>The Naturalization Act, 1919</i>			8,000	00		
549	To provide, by way of advances to Victoria (B.C.) Shipowners Limited, for the construction of four vessels at an estimated cost of \$250,000 for each vessel, not less than 60 per cent of the workmen employed in such construction to be returned soldiers; advances to be made on progress certificates under the supervision of an engineer of the Department of Marine and not to exceed \$175,000 on each vessel. Such advances to be secured by first mortgage on the vessels and to be repayable with interest at the rate of 6 per cent per annum, such interest to be a first charge on the aggregate net operating revenue from the vessels. Also to provide salary of a Government inspector at a rate not exceeding \$250.00 per month.....			703,000	00		
550	To provide for Canada's contribution towards the maintenance of the permanent Secretariat of the League of Nations for the year 1920-21.....			200,000	00		
551	Information Service, Department of External Affairs—Further amount required.....			15,000	00		
552	Battlefields memorials.....			250,000	00		
553	Memorial to the late Lt.-Col. Harold Baker, M.P.....			15,000	00		
554	National Battlefields Commission—Further amount required.....			5,000	00		
555	To provide for the re-organization of the Departments at Ottawa.....			150,000	00		
556	To provide for expenses in connection with Tariff Revision enquiry.....			25,000	00		
557	Contribution towards fighting the typhus epidemic in Europe.....			200,000	00		
558	To provide for increases in salaries due to the application of the Re-classification of the Civil Service, both inside and outside services, for years 1919-20 and 1920-21 (estimated).....			6,000,000	00	8,703,000	00
	EXCISE.						
559	To provide for stamps, salaries, stationery, etc., in connection with Excise Tax under " <i>Special War Revenue Act</i> "—Further amount required.....					100,000	00
	Carried forward....					59,051,136	56

SESSIONAL PAPER No. 5a

Ny. of Vote.	Service.	\$	cts.	\$	cts.	\$	cts.
	Brought forward.....					59,051,1	26 56
	DEPARTMENT OF RAILWAYS AND CANALS —CHARGEABLE TO COLLECTION OF REVENUE.						
	RAILWAYS.						
560	Canadian Government Railways— To pay deficit of working expenditure for year ended March 31st, 1920, authority being here- by given to apply toward payment of the total amount of the said working expenditure the amount of the receipts and revenues for the said year; additional amount required					1,000,000	00
	PUBLIC WORKS—CHARGEABLE TO COLLEC- TION OF REVENUE.						
	Telegraph and Telephone Lines.						
	Land and cable telegraph lines Lower St. Lawrence and Maritime Provinces, including working expenses of vessels required for cable service— Further amount required	13,900	00				
561	Alberta—Further amount required...	12,600	00				
	British Columbia—Vancouver Island District—Fur- ther amount required	8,000	00				
	British Columbia—Mainland—Further amount re- quired.....	7,000	00				
	Saskatchewan—Further amount required.....	7,500	00				
	Yukon System—Further amount required.....	12,000	00				
				61,000	00		
	Harbour and River Works, etc.						
562	St. Andrews Rapids—Lock and dam—Further amount required.....			1,000	00		
						62,000	00
	POST OFFICE—OUTSIDE SERVICE.						
563	To pay certain Railway Mail Clerks for extra services in connection with checking incoming and out- going British mails during the winter season of 1919-20— St. John..... Halifax.....			72	75 49 13		
						121	88
	TRADE AND COMMERCE.						
564	To provide for the reimbursement of persons or firms put to loss by the closing of the Grain Exchanges in the summer of 1919.....					20,224	49
	DEMOBILIZATION.						
	Public Archives.						
565	To provide for the cleaning, repairing, transporting, and distributing War Trophies throughout the Dominion, including \$2,000 gratuity to Dr. A. G. Doughty for services in connection with War Trophies			27,000	00		
	Carried forward.....			27,000	00	60,133,4	82 93

No. of Vote.	Service.	\$	cts.	\$	cts.	\$	cts.
	Brought forward.....			27,000	00	60,133,482	93
	DEMOBILIZATION— <i>Concluded.</i>						
	<i>Department of the Naval Service.</i>						
566	Miscellaneous travelling expenses, subsistence, clothing gratuity on discharge, etc.....	140,000	00				
	Claims to be adjusted, contracts already placed, liabilities incurred, maintenance of ships, remain- ing from War Services.....	160,000	00	240,000	00		
	<i>Department of Immigration and Colonization.</i>						
567	To provide for the repatriation of soldiers' dependents.....			250,000	00		
	<i>Auditor General's Office.</i>						
568	Salaries of temporary employes.....	39,000	00				
	Printing and Stationery.....	2,000	00				
	Travelling expenses.....	1,000	00	42,000	00		
	<i>Department of Public Works.</i>						
569	Completion of construction, rents, etc.....			1,250,000	00		
	<i>Department of Justice.</i>						
570	Additional amount required for Military Service Branch.....	10,000	00				
	Additional amount required for Internment Operations.....	50,000	00	60,000	00		
						1,869,000	00
						62,002,482	93

SUMMARY.

Chargeable to Consolidated Revenue Fund.....	\$ 58,804,062 45
Chargeable to Capital.....	1,329,420 48
Chargeable to Demobilization.....	1,869,000 00
	\$ 62,002,482 93

FURTHER SUPPLEMENTARY ESTIMATES

FOR THE YEAR ENDING MARCH 31, 1921.

No. of Vote.	Service.	\$	cts.	\$	cts.	\$	cts.
	LEGISLATION.						
	HOUSE OF COMMONS.						
	To increase the maximum allowance to stenographers to members to \$4.00 per diem to date from the beginning of the present session; such increase to be in lieu of the Provisional Bonus Allowance to the Civil Service.....			7,000	00		
571	Contingencies—To provide payment of the full sessional indemnity of members of the House of Commons—days lost through absence caused by illness, public business, being engaged in necessary farming operations, or on account of death during the present Session—notwithstanding anything to the contrary in Chapter 10 of the Revised Statutes, <i>An Act Respecting the Senate and House of Commons</i> , or any amendments thereto—Payment to be made as the Treasury Board may direct.—Further amount required			5,000	00		12,000 00
	PUBLIC WORKS—CHARGEABLE TO INCOME.						
	PUBLIC BUILDINGS.						
	<i>Nova Scotia.</i>						
572	Annapolis.—To repair and rehabilitate Public Building damaged by fire; the walls and foundation being intact and in good order			20,000	00		
	HARBOURS AND RIVERS.						
	<i>British Columbia.</i>						
573	Sunnyside—Restoration of Float			3,000	00		23,000 00
	DOMINION LANDS AND PARKS.						
574	For surveys and investigations of water and power resources and for administration of Water Powers, etc.—Further amount required						15,000 00
	MISCELLANEOUS.						
575	Grant to National Dairy Council					3,000	00
						53,000	00

REPORT
OF THE
SUPERINTENDENT OF INSURANCE
OF THE
DOMINION OF CANADA

FOR THE
YEAR ENDING DECEMBER 31
1919

VOLUME I
INSURANCE COMPANIES OTHER THAN LIFE

PRINTED BY ORDER OF PARLIAMENT



OTTAWA
THOMAS MULVEY
PRINTER TO THE KING'S MOST EXCELLENT MAJESTY
1920

[No. 8—Vol. I—1920.]—*Price 60 cents.*

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SESSIONAL PAPER No. 8

DEPARTMENT OF INSURANCE,

OTTAWA, JUNE 30, 1920.

To the Honourable Sir HENRY DRAYTON,
Minister of Finance.

SIR,—I have the honour to submit herewith the statements in detail of insurance companies transacting the business of insurance other than life insurance in Canada during the year 1919, together with such tabulated summaries of those statements as are necessary to exhibit the progress of the business and the condition of the companies.

The statement of life insurance companies will be submitted in a later volume.

Fire Insurance, 1919.

During the year 1919 the business of fire insurance was transacted in Canada by 134 companies, as compared with 116 companies in the preceding year. Of the 134 companies, 39 were Canadian, 40 British and 55 Foreign. Four of the Canadian companies, The Canadian Surety Company, The Imperial Guarantee and Accident Insurance Company, The London and Lancashire Guarantee and Accident Company of Canada and The North American Accident Company, three British companies, The Marine Insurance Company, Limited, The Motor Union Insurance Company, Limited, and The Union Marine Insurance Company, Limited, and one foreign company, the Columbia Insurance Company, transacted fire insurance only in connection with their automobile business.

The list differs from that of 1918 by the addition of eleven Canadian companies, the General Accident Assurance Company of Canada which during the year had its license extended to include fire insurance, the Canadian Surety Company and the London and Lancashire Guarantee and Accident Company of Canada which transacted fire insurance, limited to automobiles, the Canada Security Assurance Company and the Canadian Indemnity Company, both of which had previously operated under provincial licenses but during a part of 1919 transacted business throughout Canada, the Antigonish Farmers' Mutual Fire Insurance Company, Cumberland Farmers' Mutual Fire Insurance Company, the Halifax Fire Insurance Company, the King's Mutual Fire Insurance Company, the Mutual Association of Canada, Limited, and the Pictou County Farmers' Mutual Fire Insurance Company, the latter six of which had previously operated under provincial licenses and are now limited to the Province of Nova Scotia; four British companies, the British General Insurance Company, Limited, the Motor Union Insurance Company, Limited, the China Fire Insurance Company, Limited, and the Yangtze Insurance Association, Limited, the latter two of which are limited to the Province of British Columbia; and three foreign companies, the American Alliance Insurance Company (limited to the Province of British Columbia), the American Equitable Assurance Company and the Girard Fire and Marine Insurance Company throughout Canada.

Since the beginning of the year 1920, licenses for fire insurance have been issued to the following companies:—the Royal Scottish Insurance Company, Limited, the Caledonian-American Insurance Company, the Railway Passengers Assurance Company, the Essex and Suffolk Equitable Insurance Society, Limited, the Manufacturing Wood Workers' Underwriters, the Traders and General Insurance Association, Limited and the Pacific Marine Insurance Company.

The results of the year's operations in fire insurance in Canada may be shown by the following figures, the ratios for 1918 being also given for the purpose of comparison:—

	Net premiums received.	Net losses paid.	Ratio losses paid to premiums received.	The same 1918.
	\$	\$	%	%
Canadian companies.....	6,415,838	2,736,223	42.65	49.23
British companies.....	20,377,871	8,387,864	41.16	53.10
Foreign companies.....	13,237,765	5,555,268	41.97	57.22
Totals.....	40,031,474	16,679,355	41.67	53.84
Totals for 1918.....	35,954,405	19,359,252		

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The foregoing figures do not take into account the change during the year in the uncollected premiums and agents' balances, the change in the reserve of unearned premiums or the change in the outstanding unpaid losses of the companies. In other words, the figures are compiled on a cash, not a revenue, basis, and therefore are not the most suitable for ascertaining the profit or loss on the underwriting for the year. If there is deducted from the premiums written during the year the increase in the reserve of unearned premiums during the year there is obtained the amount of premiums earned and by comparing with this the amount of losses incurred, the actual loss ratio for the year is obtained. These ratios will be found on pages clxiv, clxv and clxvi, and may be summarized as follows:—

	Premiums earned.	Losses incurred.	Ratio losses incurred to premiums earned.	The same 1918.
	\$	\$	%	%
Canadian companies	5,830,408	2,670,312	45.80	50.01
British companies	19,440,375	8,629,793	44.39	53.23
Foreign companies	12,561,931	5,474,889	43.58	57.23
Totals	37,832,714	16,774,994	44.34	54.05
Totals for 1918	33,680,589	18,204,160		

Following the practice commenced last year a separation of the figures regarding the business according to the term of the policies has been required by the statement form and this year the figures for all companies are complete. The figures are as follows:—

	Rates of losses incurred per cent of premiums earned.			
	1919.		1918.	
	One Year or less.	All others.	One Year or less.	All others.
	%	%	%	%
Canadian companies	47.11	45.11	55.15	44.29
British companies	44.66	42.88	54.80	48.73
Foreign companies	43.96	42.38	57.70	54.94
Totals	44.72	43.35	55.85	49.08

Distribution by Provinces.

There is included in this Report on pages clvi to clxiii inclusive, figures showing the premiums written and losses incurred (*licensed* reinsurance deducted), by fire insurance companies licensed by the Department according to Provinces. The totals for the year 1919 are given below and also for purpose of comparison, the corresponding figures for 1918 and 1917:—

Province.	1919.			Ratio 1918.	Ratio 1917.	Ratio 1916.
	Premiums Written.	Losses Incurred.	Ratio 1919.			
	\$	\$	%	%	%	%
Alberta	3,194,080	1,105,055	34.60	44.64	32.87	47.90
British Columbia	4,403,666	1,314,199	29.84	29.79	25.40	45.00
Manitoba	3,534,455	892,324	25.25	62.38	59.15	52.09
New Brunswick	1,996,920	1,048,082	52.48	42.89	59.54	60.50
Nova Scotia	2,237,077	1,125,760	50.32	28.40	69.29	50.16
Ontario	14,787,225	6,045,849	40.89	59.47	62.77	77.46
Prince Edward Island	197,435	92,546	46.87	20.55	48.52	210.13
Quebec	9,738,489	4,921,417	50.54	52.69	60.98	49.18
Saskatchewan	3,634,505	1,425,859	39.23	48.74	44.44	39.72
Yukon	5,595	None		5.86	5.26	
Floater business (undivided)	60,623	26,469				
Totals	43,790,070	17,997,560	41.10	50.76	55.62	58.78

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Experience of Fifty-One Years, 1869-1919.

The premiums received and losses paid for the fifty-one years over which our records extend, are given below:—

FIRE INSURANCE IN CANADA.

Year.	Premiums received.	Losses paid.	Rate of Losses paid per cent of premiums. received.
	\$	\$	%
1869.....	1,785,539	1,027,720	57.56
1870.....	1,916,779	1,624,837	84.77
1871.....	2,321,716	1,549,199	66.73
1872.....	2,628,710	1,909,975	72.66
1873.....	2,968,416	1,682,184	56.67
1874.....	3,522,303	1,926,159	54.68
1875.....	3,594,764	2,563,531	71.31
1876.....	3,708,006	2,867,295	77.33
1877.....	3,764,005	8,490,919	225.58
1878.....	3,368,430	1,822,674	54.11
1879.....	3,227,488	2,145,198	66.47
1880.....	3,479,577	1,666,578	47.90
1881.....	3,827,116	3,169,824	82.83
1882.....	4,229,706	2,664,986	63.01
1883.....	4,624,741	2,920,228	63.14
1884.....	4,980,128	3,245,323	65.16
1885.....	4,852,460	2,679,287	55.22
1886.....	4,932,335	3,301,388	66.93
1887.....	5,244,502	3,403,514	64.90
1888.....	5,437,263	3,073,822	56.53
1889.....	5,588,016	2,876,211	51.47
1890.....	5,836,071	3,266,567	55.97
1891.....	6,168,716	3,905,697	63.31
1892.....	6,512,327	4,377,270	67.22
1893.....	6,793,595	5,052,690	74.37
1894.....	6,711,369	4,589,363	68.38
1895.....	6,943,382	4,993,750	71.92
1896.....	7,075,850	4,173,501	58.98
1897.....	7,157,661	4,701,833	65.69
1898.....	7,350,131	4,784,487	65.09
1899.....	7,910,492	5,182,038	65.51
1900.....	8,331,948	7,774,293	93.31
1901.....	9,650,348	6,774,956	70.20
1902.....	10,577,084	4,152,289	39.26
1903.....	11,384,762	5,870,716	51.57
1904.....	13,169,882	14,099,534	107.06
1905.....	14,285,671	6,000,519	52.00
1906.....	14,687,963	6,584,291	44.83
1907.....	16,114,475	8,445,041	52.41
1908.....	17,027,275	10,279,455	60.37
1909.....	17,049,464	8,646,826	50.72
1910.....	18,725,531	10,292,393	54.96
1911.....	20,575,255	10,936,948	53.16
1912.....	23,194,518	12,119,581	52.25
1913.....	25,745,947	14,003,759	54.39
1914.....	27,499,158	15,347,284	55.81
1915.....	26,474,833	14,161,949	53.49
1916.....	27,783,852	15,114,063	54.40
1917.....	31,246,530	16,379,102	52.42
1918.....	35,954,405	19,359,252	53.84
1919.....	40,031,474	16,679,355	41.67
Totals.....	557,971,969	324,659,654	58.19

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Taking the totals for the same fifty-one years, according to the nationalities of the companies, the following are the results:—

Companies.	Premiums received.	Losses paid.	Rate of Losses paid per cent of premiums received.
	\$	\$	%
Canadian.....	112,817,250	67,650,686	59.96
British.....	322,661,999	190,025,156	58.89
Foreign.....	122,492,720	66,983,812	54.68
Totals.....	557,971,969	324,659,654	58.19

The loss rate for 1919 is below the average for the fifty-one years over which our records extend.

The ratio of losses incurred per cent of premiums received is 41.91 per cent, which is 8.72 per cent lower than the 50.63 of the previous year, and is 10.86 per cent lower than the average for the last fifteen years (52.77). The following are the rates of incurred losses from 1905:—

Companies.	1919.	1918.	1917.	1916.	1915.	1914.	1913.	1912.	1911.	1910.	1909.	1908.	1907.	1906.	1905.
Canadian.....	41.67	45.87	53.75	56.34	53.18	61.50	61.31	52.59	53.08	60.41	55.87	72.11	53.28	52.68	48.71
British.....	42.35	50.03	55.33	60.05	49.54	58.15	54.78	50.95	53.80	57.01	49.74	58.07	55.22	46.65	43.07
Foreign.....	41.36	53.86	60.73	57.78	54.02	55.19	56.96	50.21	48.95	59.72	46.72	55.74	51.36	40.45	38.01
Totals.....	41.91	50.63	56.84	58.70	51.58	57.82	56.71	51.12	52.54	58.40	50.46	60.77	54.02	46.73	43.30

Insurance Written and Rates of Premium.

The gross amount of policies, new and renewed, taken during the year by fire companies was \$5,423,569,961, which is greater by \$817,534,905 than the amount taken in 1918. The premiums charged thereon amounted in 1919 to \$57,577,632, being \$8,807,520 greater than the amount charged the previous year. The rate of premiums (1.062) is higher than that of 1918 (1.059). The loss rate (41.67) is 12.17 per cent lower than the loss rate of the previous year (53.84) and 16.52 per cent lower than the average loss rate (58.19) for the past fifty-one years.

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The rate per cent of premiums charged upon risks taken is shown in the following table:—

Companies.	Gross amount of Risks taken during the year.	Premiums charged thereon.	Rate of Premiums charged per cent of risks taken.	The same for 1918.	The same for 1917.	The same for 1916.	The same for 1915.	The same for 1914.
	\$	\$ cts.						
Canadian.....	1,170,734,162	13,138,839 67	1-12	1-09	1-14	1-19	1-25	1-24
British.....	2,432,641,475	25,840,105 07	1-06	1-07	1-08	1-08	1-17	1-19
Foreign.....	1,820,194,324	18,598,686 77	1-02	1-03	1-03	1-04	1-08	1-09
Totals.....	5,423,569,961	57,577,631 51	1-06	1-06	1-07	1-09	1-16	1-17

Separating the one-year and short term business from the longer term business, the respective rates are as follows:—

Companies.	Rate of premiums charged per cent of risk taken.			
	1919.		1918.	
	One year or less.	All others.	One year or less.	All others.
Canadian.....	1-06	1-26	1-04	1-22
British.....	1-03	1-18	1-04	1-15
Foreign.....	0-98	1-23	1-00	1-21
Totals.....	1-02	1-21	1-02	1-19

The increase in the amounts taken in 1919 as compared with 1918 by Canadian companies is \$267,607,589. For British companies there is an increase of \$285,070,559, and for Foreign companies there is an increase of \$264,856,757.

In 1918 the increase in amounts written by Canadian companies was \$83,797,722, and the increase for British companies reporting to the Department was \$232,679,160, and the increase for Foreign companies reporting to the Department was \$233,696,476.

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The details of the increase and decrease for the individual companies are as follows:—

CANADIAN COMPANIES.

<i>Increase.</i>		<i>Decrease.</i>	
Acadia.....	\$ 767,077	Liverpool Manitoba.....	\$ 862,665
Antigonish Farmers.....	264,018		
Beaver.....	152,755		
British America.....	22,859,861		
British Colonial.....	6,451,358		
British Northwestern.....	483,638		
Canada Accident.....	4,893,205		
Canada National.....	638,369		
Canada Security.....	2,722,057		
Canadian Fire.....	4,008,217		
Canadian Indemnity.....	6,826,765		
Canadian Lumbermen's.....	334,254		
Cumberland Farmers.....	148,425		
Dominion.....	8,227,851		
Dominion of Canada.....	4,677,265		
Fire Insurance Co. of Canada.....	32,162,073		
General Accident of Canada.....	3,742,850		
Globe Indemnity.....	8,246,071		
Guardian Insurance of Canada.....	9,180,301		
Halifax.....	2,090,334		
Hudson Bay.....	2,266,937		
Imperial Underwriters.....	5,298,803		
Kings Mutual.....	1,535,425		
London Mutual.....	7,247,468		
Mercantile.....	1,602,575		
Mount Royal.....	8,127,138		
Mutual Fire.....	785,603		
North Empire.....	988,098		
North West.....	2,779,920		
Occidental.....	4,859,006		
Pacific Coast.....	4,741,588		
Pictou.....	448,000		
Quebec.....	2,018,344		
Western.....	106,894,595		
Totals.....	\$268,470,254		\$ 862,665

Net increase, \$267,607,589.

BRITISH COMPANIES.

<i>Increase.</i>		<i>Decrease.</i>	
Atlas.....	\$ 4,807,865	Alliance.....	\$ 649,862
British Crown.....	14,626,657	Century.....	7,163,927
British Traders.....	5,720,832	Law, Union and Rock.....	338,248
Caledonian.....	4,966,718		
Car and General.....	24,240,658		
China.....	428,585		
Commercial Union.....	5,461,799		
Eagle, Star and British Dominions.....	23,991,488		
Employers' Liability.....	8,652,659		
General Accident, Fire and Life.....	9,684,626		
Guardian.....	17,142,402		
Liverpool and London and Globe.....	5,170,087		
London Guarantee and Accident.....	28,823,737		
London and Lancashire.....	6,219,725		
London Assurance.....	9,474,841		
National Benefit.....	1,132,473		
North British.....	3,566,967		
Northern.....	8,102,608		
Norwich Union.....	21,920,894		
Ocean Accident & Guarantee.....	1,405,120		
Palatine.....	5,184,746		
Phoenix.....	8,719,477		
Provincial.....	1,203,801		
Queensland.....	12,784,893		
Royal Exchange.....	6,345,833		
Royal.....	16,786,045		
Scottish Metropolitan.....	1,175,683		
Scottish Union and National.....	1,693,241		
Sun.....	6,142,166		
Union Assurance.....	8,130,353		
Union of Canton.....	15,593,711		

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BRITISH COMPANIES—*Concluded.*

Yangtze.....	\$ 118,050	
Yorkshire.....	3,803,856	
Totals.....	\$293,222,596	\$ 8,152,037
Net increase, \$285,070,559.		

FOREIGN COMPANIES.

<i>Increase.</i>		<i>Decrease.</i>	
Ætna.....	\$ 9,558,387	American Insurance	\$ 266,327
Agricultural.....	184,929	American Lloyds	240,641
Alliance of Phila.....	11,555,598	Commercial Union of N.Y.....	52,360
American Alliance.....	1,984,100	Great American.....	1,097,961
American Central.....	1,268,598	Insurance Co. of State of Pa.....	286,968
American Equitable.....	2,455,721	Millers National.....	741,083
Boston.....	8,371,481	Providence Washington.....	3,705,752
California.....	579,322	Stuyvesant.....	515,520
Citizens' of Missouri.....	702,399	L'Union.....	1,406,992
Connecticut.....	6,081,480		
Continental.....	8,787,720		
Equitable.....	4,506,623		
Fidelity-Phoenix.....	7,461,118		
Fire Association.....	2,581,187		
Fireman's Fund.....	7,915,657		
Firemen's Insurance.....	2,942,631		
General of Paris.....	4,913,065		
Girard.....	1,687,387		
Glen Falls.....	1,497,564		
Globe & Rutgers.....	10,794,666		
Hartford.....	35,042,261		
Home.....	15,501,667		
Insurance Company of North America.....	31,856,479		
Lumbermen's.....	2,483,640		
Manufacturing Lumbermen's.....	1,764,305		
Mechanics and Traders.....	539,865		
Merchants Fire.....	4,252,999		
National-Ben Franklin.....	1,884,891		
National of Hartford.....	6,300,741		
National Union.....	848,611		
La Nationale.....	13,256,517		
Newark.....	7,552,405		
New Hampshire.....	5,470,424		
New Jersey.....	1,736,963		
Niagara.....	18,127,470		
Northwestern Mutual.....	1,524,460		
Northwestern National.....	2,721,650		
Phoenix of Paris.....	2,231,977		
Phoenix Insurance.....	6,648,982		
Queen.....	757,744		
St. Paul.....	213,311		
Springfield.....	3,966,489		
United States.....	3,459,621		
Vulcan.....	5,665,330		
Westchester.....	3,471,916		
Total.....	\$273,170,361		\$ 8,313,604

Net increase, \$264,856,757.

Premiums and Losses Compared with Risks.

The average rate of premiums charged on each \$1,000 of risks taken in 1919 is \$10.616, as against \$10.588, which was the corresponding rate in 1918. The individual rates for the different companies will be found in the table on page xvi. and will be seen to vary considerably, as might be expected, considering the varieties of the business done by the companies.

The losses, incurred (approximate) during the year, compared with the amount of risk current (taking for this the mean of the amounts in force at the beginning and end of the year), have been at the average rate of \$3.55 per \$1,000 current risk. The corresponding rates for 1882-3-4-5-6-7-8-9-1900-1-2-3-4-5-6-7-8-9-1900-1-2-3-4-5-6-7-8-9-10-11-12-13-14-15-16-17-18, are \$5.68, \$5.56, \$5.37, \$4.54, \$1.58, \$5.70, \$4.70, \$4.19, \$4.84, \$5.33, \$5.61, \$6.17, \$5.50, \$5.75, \$5.15, \$5.38, \$5.20, \$4.99, \$3.38, \$3.68, \$4.03, \$5.22, \$12.05, \$4.88, \$1.97, \$5.69, \$6.41, \$4.83, \$5.61, \$5.07, \$4.73, \$5.00, \$4.67, \$3.91, \$4.19, \$4.60 and \$4.28 respectively.

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The losses are, however, as usual, distributed very unevenly among the different companies, as appears from the following computed on the above basis, where for convenience of comparison, the corresponding rates for 1918 are also shown:—

CANADIAN COMPANIES.

Company.	Losses incurred per \$1,000 current risk.	The same for 1918.	Company.	Losses incurred per \$1,000 current risk.	The same for 1918.
	\$ cts.	\$ cts.		\$ cts.	\$ cts.
Acadia Fire.....	4 72	3 21	Guardian Ins. of Canada	2 77	
Antigonish Farmers...	1 34		Halifax.....	4 08	
Beaver Fire.....	1 68	1 27	Hudson Bay.....	5 54	5 69
British America.....	3 08	2 89	Imperial Underwriters.....	3 45	2 68
British Colonial.....	4 89	4 58	Kings Mutual.....	0 45	
British Northwestern.....	4 71	7 30	Liverpool Manitoba.....	2 76	3 14
Canada Accident.....	3 02	4 83	London Mutual.....	3 16	3 90
Canada National.....	2 70	3 64	Mercantile Fire.....	3 17	3 58
Canada Security.....	0 79		Mount Royal.....	3 72	4 03
Canadian Fire.....	2 63	3 50	Mutual.....	4 67	
Canadian Indemnity.....	3 64		North Empire.....	6 40	8 08
Cumberland Farmers.....	0 01		Northwest.....	3 80	3 38
Dominion Fire.....	3 01	3 87	Occidental Fire.....	4 85	5 16
Dominion of Canada G. & A.	1 02	1 54	Pacific Coast Fire.....	2 23	3 46
Fire Insurance Co. of Canada.	2 29	2 97	Pictou County.....	0 83	
General Acct. of Canada.....	2 76		Quebec Fire	2 76	2 55
Globe Indemnity.....	2 50	3 25	Western.....	3 03	3 01

Average for Canadian companies, \$3.30 .

BRITISH COMPANIES.

Company.	Losses incurred per \$1,000 current risk.	The same for 1918.	Company.	Losses incurred per \$1,000 current risk.	The same for 1918.
	\$ cts.	\$ cts.		\$ cts.	\$ cts.
Alliance.....	2 15	4 54	National Benefit.....	7 93	
Atlas	3 87	4 15	Nort British and Mercantile..	3 38	3 80
British Crown.....	4 32	5 58	Northern Assurance Co	3 80	5 93
British Traders.....	4 85	1 95	Norwich Union Fire	3 79	4 08
Caledoninn.....	2 31	3 32	Ocean Accident and Guarantee	3 51	6 63
Car and General.....	5 09		Palatine.....	2 91	4 17
Century	5 40	6 56	Phoenix of London.....	3 76	3 61
Commercial Union.....	2 97	4 59	Provincial.....	2 22	3 99
Eagle, Star and British Dom's	3 17	4 07	Queensland.....	6 57	1 83
Employers' Liability.....	3 44	4 02	Royal Exchange.....	3 20	3 52
General Accident, Fire & Life	3 37	4 62	Royal Insurance Co.....	3 36	3 43
Guardian Assurance.....	4 11	4 69	Scottish Metropolitan.....	0 43	
Law Union and Rock	1 71	3 88	Scottish Union and National..	2 33	3 38
Liverpool & London & Globe ..	3 30	3 50	Sun Insurance Office.....	3 90	3 49
London Guarantee & Accident	6 06	6 27	Union Assurance Society.....	3 87	3 73
London and Lancashire Fire...	3 28	3 66	Union Insurance of Canton.....	3 68	7 06
London Assurance.....	2 11	3 18	Yorkshire.....	3 47	4 05

Average for British companies, \$3.46.

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FOREIGN COMPANIES.

Company.	Losses incurred per \$1,000 current risk.	The same for 1918.	Company.	Losses incurred per \$1,000 current risk.	The same for 1918.
	\$ cts.	\$ cts.		\$ cts.	\$ cts.
Ætna.....	3 89	4 57	Lumbermen's Underwriting		
Agricultural.....	4 20	1 81	Alliance.....	4 91	2 36
Alliance Ins.....	2 70	5 68	Manufacturing Lumbermen's	23 27	1 55
American Alliance.....	4 51		Mechanics' and Traders'....	15 88	18 33
American Central.....	3 65	4 61	Merchants' Fire.....	2 70	4 97
American Equitable.....	0 17		Millers National.....	6 68	6 90
American Ins.....	3 61	9 71	National Ben Franklin.....	2 53	3 41
American Lloyds.....	0 69	2 30	National Fire of Hartford....	2 90	4 82
Boston.....	5 60	10 11	National Union Fire.....	4 05	6 61
California.....	3 05	5 11	La Nationale.....	4 09	4 69
Citizens' of Missouri.....	2 91	2 58	Newark.....	4 46	6 89
Commercial Union of N. Y.	0 59	1 91	New Hampshire.....	6 06	4 58
Connecticut.....	3 44	3 41	New Jersey.....	0 61	11 07
Continental.....	3 83	3 80	Niagara.....	4 12	6 03
Equitable Fire and Marine...	4 84	7 31	Northwestern Mutual.....	0 06	2 42
Fidelity-Phoenix.....	3 80	4 28	Northwestern National.....	2 54	4 50
Fire Association of Phila....	3 49	8 64	Phoenix of Paris.....	3 76	4 85
Fireman's Fund.....	5 35	7 88	Phoenix of Hartford.....	3 01	4 00
Firemen's Ins.....	1 52	3 22	Providence, Washington.....	5 08	5 93
General of Paris.....	3 60	4 75	Queen of America.....	3 81	3 64
Girard.....	1 74		St. Paul Fire and Marine....	3 97	6 11
Glens Falls.....	3 63	4 20	Springfield Fire and Marine.	3 95	4 02
Globe and Rutgers.....	4 45	6 47	Stuyvesant.....	4 68	6 81
Great American.....	4 49	6 08	L'Union, Paris, France.....	4 14	5 30
Hartford Fire.....	3 39	4 69	United States Fire.....	0 07	
Home Insurance.....	3 87	5 03	Vulcan.....	3 06	8 33
Ins. Co. of N. America.....	3 36	5 85	Westchester.....	5 03	6 56
Ins. Co. of State of Pa.....	3 96	6 86			

Average for Foreign Companies, \$2.85.

FIRE INSURANCE transacted in Canada in 1919.

Companies.	Gross Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of premiums charged per cent of risks taken.	The same for 1918.	Net cash received during the Year for Premiums.	Net cash paid during the Year for Losses.	Rate of losses paid per cent of premiums received.	The same for 1918.
<i>Canadian Companies.</i>	\$	\$ cts.			\$ cts.	\$ cts.		
1 Acadia Fire.....	29,904,691	406,074 33	1-36	1-40	224,009 92	103,573 33	46-24	50-06 1
2 Antigonish Farmers.....	264,018	1,987 65	0-75		1,987 65	616 93	31-04	..... 2
3 Beaver Fire.....	6,545,809	103,878 17	1-59	1-59	35,171 55	6,650 23	18-91	17-02 3
4 British America.....	135,936,834	1,434,020 21	1-05	0-94	795,193 96	295,455 26	37-16	50-72 4
5 British Colonial.....	27,407,997	372,371 44	1-36	1-35	187,361 62	97,715 24	52-15	55-77 5
6 British North Western.....	14,816,703	155,827 27	1-05	1-05	89,088 73	41,506 29	46-59	65-38 6
7 Canada Accident and Fire.....	23,909,954	218,811 94	0-92	0-87	76,376 22	27,353 58	35-81	55-73 7
8 Canada National.....	23,158,794	336,912 44	1-45	1-47	187,809 19	65,622 96	34-94	47-84 8
9 Canada Security.....	2,722,067	54,680 57	2-01		27,943 31	1,485 93	5-32	..... 9
10 Canadiana Fire.....	39,011,308	581,083 55	1-49	1-46	345,097 99	114,692 43	33-23	34-02 10
11 Canadiana Indemnity.....	6,826,765	102,730 18	1-50		87,222 09	29,962 69	34-35	..... 11
12 Canadian Lumbermen's.....	1,905,304	43,196 07	2-27	2-35	1,349 27	None.	.....	..... 12
13 Canadian Surety.....	None.	None.	.....	.....	None.	None.	.....	..... 13
14 Cumberland Farmers.....	148,425	3,000 84	2-02		2,382 43	5-00	0-21	..... 14
15 Dominion Fire.....	47,468,704	595,909 20	1-26	1-30	380,694 07	150,114 20	39-43	48-42 15
16 Dominion of Canada Guarantee and Accident.....	9,352 409	97,224 78	1-04	1-11	50,898 67	14,016 91	27-54	34-16 16
17 Fire Insurance Co. of Canada.....	35,109,616	319,554 89	0-91	0-97	128,524 47	18,880 79	14-69	..... 17
18 General Accident of Canada.....	3,742 850	39,862 81	1-07		8,751 20	3,352 53	38-31	..... 18
19 Globe Indemnity.....	29,400,894	282,763 19	0-96	1-04	138,355 85	53,191 72	38-45	45-69 19
20 Guardian Insurance Co. of Canada.....	9,180,301	97,797 56	1-07	.....	32,429 35	4,227 35	13-04	..... 20
21 Halifax Fire.....	2,090,334	30,208 92	1-45	.....	21,361 60	26,826 05	125-59	..... 21
22 Hudson Bay.....	27,085,358	357,747 33	1-32	1-28	203,231 03	107,051 50	52-67	63-99 22
23 Imperial Guarantee and Accident.....	None.	None.	.....	.....	None.	None.	.....	..... 23
24 Imperial Underwriters.....	32,667 172	282,748 24	0-87	0-88	106,750 34	51,174 94	47-94	44-46 24
25 Kings Mutual.....	1,535,425	16,162 04	1-05		15,614 15	2,244 65	14-38	..... 25
26 Liverpool Manitoba.....	46,662,933	506,455 02	1-09	1-08	270,501 12	105,458 04	38-99	43-75 26
27 London and Lancashire Guarantee and Accident.....	None.	None.	.....	.....	None.	None.	.....	..... 27
28 London Mutual.....	84,282,162	783,738 49	0-93	0-95	503,782 48	232,343 68	46-12	64-31 28
29 Mercantile.....	38,486,063	362,899 49	0-94	0-90	295,575 48	96,115 50	32-52	56-55 29
30 Mount Royal.....	89,800,858	1,116,557 76	1-24	1-17	585,447 49	285,368 63	48-74	53-67 30
31 Mutual Fire.....	785,603	15,685 04	2-00	.....	15,190 19	4,963 67	32-68	..... 31
32 North American Accident.....	None.	None.	.....	.....	None.	None.	.....	..... 32
33 North Empire.....	20,181,960	238,273 99	1-18	1-14	109,069 30	83,130 28	76-22	60-04 33
34 North West.....	20,920,294	234,825 11	1-12	1-18	145,078 68	70,501 70	48-60	48-75 34
35 Occidental.....	39,067,107	457,714 95	1-17	1-22	215,077 06	102,287 71	47-56	48-79 35
36 Pacific Coast.....	24,617,948	229,743 15	0-93	1-05	112,187 28	31,956 87	28-48	50-26 36
37 Pictou County Farmers.....	448,000	3,578 84	0-80		3,380 59	1,238 88	36-65	..... 37
38 Quebec.....	42,176,383	369,058 00	0-88	0-92	302,572 67	123,654 12	40-87	35-51 38
39 Western.....	253,113,119	2,885,756 11	1-14	0-99	710,372 92	383,480 84	53-98	40-54 39
Totals.....	1,170,734,162	13,138,839 67	1-12	1-09	6,415,839 92	2,736,220 43	42-65	49-23

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FIRE INSURANCE transacted in Canada in 1919—Continued.

Companies	Gross Amount of Risks taken during the Year.	Premiums charged thereon.	Ratio of premiums charged per cent of risks taken.	The sum for 1918.	Net cash received during the Year for Premiums.	Net cash paid during the Year for Losses.	Ratio of losses paid per cent of premiums received.	The sum for 1918.
<i>British Companies.</i>	\$	\$ cts.			\$ cts.	\$ cts.		
1 Alliance.....	43,442,961	403,295 92	0.93	0.90	354,981 07	118,126 52	33.25	58.41 1
2 Atlas.....	59,144,054	723,462 38	1.22	1.22	606,679 31	290,759 95	47.93	54.52 2
3 British Crown.....	46,571,791	579,324 63	1.24	1.30	400,844 96	167,846 43	41.87	53.26 3
4 British General.....	None.	None.			None.	None.		4
5 British Traders.....	18,116,491	215,023 09	1.19	1.02	154,599 85	47,584 90	30.78	54.24 5
6 Caledonian.....	57,022,235	582,463 10	1.02	1.08	434,478 29	162,162 61	37.32	45.55 6
7 Car and General.....	24,240,658	129,543 29	0.53		71,862 25	28,721 98	39.97	7
8 Century.....	16,037,972	271,113 21	1.69	0.89	196,455 71	72,507 38	36.91	67.73 8
9 China.....	428,585	6,797 67	1.59		1,723 29	None.		9
10 Commercial Union.....	167,497,711	1,594,402 35	0.95	0.96	1,188,574 12	401,347 41	33.77	60.09 10
11 Eagle Star and British Dominions.....	47,423,239	392,655 87	0.83	1.07	293,612 32	94,829 65	32.30	49.74 11
12 Employers' Liability.....	89,518,669	865,464 65	0.97	0.98	683,123 60	267,353 81	39.14	53.57 12
13 General Accident, Fire and Life.....	56,868,334	577,281 92	1.02	1.02	414,104 80	154,792 44	37.38	58.95 13
14 Guardian Assurance.....	155,113,154	1,707,831 41	1.10	1.15	1,433,698 43	595,483 55	41.53	55.01 14
15 Law, Union and Rock.....	36,167,951	341,785 63	0.94	0.89	281,242 26	84,691 02	30.11	59.62 15
16 Liverpool, London and Globe.....	160,402,752	1,756,139 58	1.09	1.12	1,373,486 95	651,049 28	47.40	52.53 16
17 London Guarantee and Accident.....	83,517,390	935,413 51	1.12	1.12	637,130 66	318,267 75	49.95	44.94 17
18 London and Lancashire Fire.....	113,372,818	1,155,699 08	1.02	1.02	940,969 93	415,355 58	44.14	44.39 18
19 London Assurance.....	55,592,183	546,870 94	0.98	0.98	452,293 18	116,695 76	25.80	50.00 19
20 Marine.....	None.	None.			None.	None.		20
21 Motor Union.....	None.	None.			None.	None.		21
22 National Benefit.....	1,248,723	20,847 42	1.67	1.60	17,995 38	9,660 07	53.68	26.17 22
23 North British and Mercantile.....	124,260,712	1,332,229 34	1.07	1.07	1,079,632 49	481,484 07	44.60	53.71 23
24 Northern Assurance Co.....	102,312,685	1,221,116 01	1.19	1.24	1,050,101 12	435,718 06	41.49	66.07 24
25 Norwich Union Fire.....	107,464,065	1,209,837 91	1.13	1.13	985,958 94	406,615 86	41.24	54.39 25
26 Ocean Accident and Guarantee.....	40,998,675	425,405 82	1.04	1.00	318,222 56	140,594 90	44.18	66.13 26
27 Palatine.....	49,582,537	500,885 48	1.01	1.00	381,631 61	143,957 98	37.72	48.62 27
28 Phoenix of London.....	120,852,991	1,505,756 35	1.25	1.25	1,145,616 15	486,209 78	42.44	45.64 28
29 Provincial.....	10,947,935	94,733 17	0.87	0.81	75,969 20	28,033 23	36.90	51.34 29
30 Queensland.....	21,651,200	242,896 45	1.12	1.06	196,636 33	78,226 23	39.78	14.78 30
31 Royal Exchange.....	86,863,107	811,371 27	0.93	0.94	686,339 65	271,594 44	39.57	47.17 31
32 Royal Insurance.....	196,984,945	2,219,985 77	1.13	1.11	1,764,826 48	793,992 10	44.99	56.27 32
33 Scottish Metropolitan.....	1,175,683	15,902 13	1.35		2,828 10	None.		33
34 Scottish Union and National.....	55,256,002	517,740 61	0.94	0.93	435,214 96	156,324 78	35.92	59.74 34
35 Sun Insurance Office.....	94,105,444	946,011 26	1.00	1.01	752,276 10	341,447 67	45.39	52.13 35
36 Union Assurance Society.....	88,785,481	885,140 81	1.00	1.05	680,760 69	308,748 47	45.35	44.69 36
37 Union Insurance of Canton.....	52,442,183	515,982 46	0.98	1.10	401,962 99	124,013 32	30.85	36.86 37
38 Union Marine.....	None.	None.			None.	None.		38
39 Yangtze.....	118,050	2,801 35	2.37		668 70	None.		39
40 Yorkshire.....	47,112,109	588,873 23	1.25	1.25	481,369 57	193,657 18	40.23	56.45 40
Totals.....	2,432,641,475	25,840,105 07	1.06	1.07	20,377,872 03	8,387,864 49	41.16	53.10

FIRE INSURANCE transacted in Canada in 1919.—*Concluded.*

Companies.	Gross Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of premiums charged per cent of risks taken.	The same for 1918.	Net cash received during the Year for Premiums.	Net cash paid during the Year for Losses.	Rate of losses paid per cent of premiums received.	The same for 1918.
<i>Foreign Companies</i>	\$	\$ cts.			\$ cts.	\$ cts.		
1 Aetna.....	53,557,619	605,105 58	1-13	1-14	460,381 29	195,477 09	42-46	57-82
2 Agricultural.....	2,083,713	36,379 00	1-75	1-62	20,031 62	6,593 62	32-92	23-86
3 Alliance Insurance.....	32,707,263	226,718 17	-69	-79	135,456 89	42,404 91	31-30	44-60
4 American Alliance.....	1,984,100	31,173 35	1-57	.....	5,538 13	1,208 43	20-70	.....
5 American Central.....	31,107,874	262,430 48	-84	-84	107,881 02	47,000 38	43-57	54-37
6 American Equitable.....	2,455,721	12,070 46	-49	.....	None.	None.	.....	.....
7 American Insurance.....	7,994,283	99,690 65	1-26	1-16	69,673 08	29,439 10	42-25	63-33
8 American Lloyds.....	5,905,345	23,471 04	-40	-41	21,502 28	4,706 63	21-89	55-97
9 Boston.....	15,556,230	164,877 27	1-06	1-24	95,810 29	32,758 73	34-19	54-33
10 California.....	12,499,244	95,688 66	-77	-75	63,710 90	25,544 72	40-09	31-82
11 Citizens' of Missouri.....	5,051,211	71,206 31	1-41	1-41	32,608 79	3,708 78	11-37	17-09
12 Columbia.....	None.	None.	.....	.....	None.	None.	.....	.....
13 Commercial Union of N.Y.....	910,234	13,712 63	1-51	1-43	7,863 53	444 36	5-65	22-59
14 Connecticut.....	31,484,634	332,727 58	1-06	1-12	192,192 14	72,309 77	37-62	57-42
15 Continental.....	63,624,159	696,729 30	1-10	1-10	462,310 09	195,412 17	42-27	53-68
16 Equitable Fire and Marine.....	23,048,544	236,781 01	1-03	1-18	52,567 86	23,887 24	45-44	67-81
17 Fidelity-Phenix.....	58,042,147	652,825 40	1-12	1-13	438,716 65	174,457 78	39-77	52-17
18 Fire Association of Phila.....	8,260,376	97,294 71	1-18	1-40	67,313 86	20,547 28	30-52	51-41
19 Fireman's Fund.....	33,685,647	317,455 45	-94	-94	214,457 58	94,864 22	44-22	74-46
20 Firemen's Insurance.....	12,259,741	138,598 07	1-13	1-17	108,809 18	22,030 43	20-25	50-31
21 General of Paris.....	22,888,812	190,075 97	-83	-89	136,852 29	58,489 74	42-80	48-70
22 Girard.....	1,687,387	12,952 24	-77	.....	5,808 17	None.	.....	.....
23 Glens Falls.....	36,160,566	303,297 12	-84	-77	188,929 31	73,943 39	39-14	48-30
24 Globe and Rutgers.....	95,804,218	930,063 68	-97	-98	723,095 86	363,042 47	50-21	58-48
25 Grea. American.....	76,074,064	722,858 10	-95	-92	479,433 41	240,839 52	50-23	79-28
26 Hartford Fire.....	166,080,843	1,654,512 40	-99	1-02	1,224,204 33	503,336 34	41-12	53-20
27 Home Insurance.....	153,248,899	1,737,462 79	1-13	1-09	1,401,819 84	597,061 46	42-59	50-77
28 Insurance Co. of North America	134,575,947	1,086,915 71	-81	-85	748,787 18	314,552 50	42-01	57-12
29 Insurance Co. of State of Pa.....	25,440,800	213,552 06	-84	-89	176,718 75	84,695 98	47-93	82-83
30 Lumbermen's Underwriting All.....	11,070,656	200,287 45	1-81	1-55	152,089 30	38,970 47	25-62	18-21
31 Manufacturing Lumbermen's.....	10,091,405	185,872 02	1-84	1-82	141,698 34	163,638 04	115-48	6-67
32 Mechanics and Traders.....	1,771,212	43,765 76	2-47	2-23	19,181 47	19,537 59	101-86	61-13
33 Merchants Fire.....	5,469,215	69,388 10	1-27	1-61	50,954 22	3,195 69	6-27	23-16
34 Millers National.....	4,041,077	56,144 37	1-39	1-25	45,560 01	15,834 70	34-76	71-86
35 National Ben-Franklin.....	13,285,789	158,210 01	1-19	1-16	151,102 18	44,366 43	29-36	52-84
36 National Fire of Hartford.....	71,689,188	798,810 88	1-11	1-10	612,392 96	213,868 92	34-92	49-77
37 National Union Fire.....	28,024,385	262,280 46	-94	-89	191,077 75	80,931 43	42-36	96-48
38 La Nationale.....	58,634,012	607,913 81	1-04	-99	503,467 16	217,998 29	43-30	36-30
39 Newark.....	8,628,390	98,103 54	1-14	1-60	48,102 25	7,417 55	15-42	53-84
40 New Hampshire.....	10,334,131	119,522 32	1-16	1-25	68,752 91	19,466 14	28-31	34-83
41 New Jersey.....	5,078,727	56,771 61	1-12	1-41	35,443 70	1,978 18	5-58	57-63
42 Niagara.....	46,886,887	449,822 31	-96	1-10	295,971 97	107,035 05	36-16	59-46
43 North-western Mutual.....	2,706,150	41,691 87	1-54	1-62	27,228 48	100 04	.....	18-95
44 Northwestern National.....	24,582,657	299,388 08	1-22	1-20	253,518 94	83,612 56	32-98	54-39
45 Phenix of Paris.....	25,921,827	227,260 78	-88	-83	153,387 39	69,273 00	45-16	40-33
46 Phoenix of Hartford.....	74,034,157	724,105 92	-98	1-07	420,691 28	177,880 15	42-28	69-42
47 Providence Washington.....	29,243,442	298,143 47	1-02	-89	231,223 65	114,610 72	49-57	76-06
48 Queen of America.....	69,639,325	865,942 39	1-24	1-22	708,405 63	327,977 83	46-17	55-85
49 St. Paul Fire and Marine.....	62,100,482	580,872 43	-94	-89	410,906 64	163,810 34	39-87	80-66
50 Springfield Fire and Marine.....	63,768,520	611,014 95	-96	-93	414,459 29	190,697 21	46-01	54-85
51 Stuyvesant.....	7,564,186	103,000 60	1-36	1-20	66,271 04	39,784 62	60-03	118-29
52 L'Union, Paris, France.....	21,756,101	306,416 04	1-41	1-22	259,545 50	105,153 82	40-51	62-30
53 United States Fire.....	3,459,621	33,405 45	-97	.....	16,945 26	None.	.....	.....
54 Vulcan.....	8,876,157	62,650 82	-71	1-18	44,340 75	13,521 85	30-50	34-75
55 Westchester.....	37,357,004	371,276 14	-99	1-11	272,474 13	105,850 54	38-85	77-25
Totals.....	1,820,194,324	18,598,686 77	1-02	1-03	13,237,766 82	5,555,268 20	41-97	57-22
Grand Totals.....	5,423,569,961	57,577,631 51	1-06	1-06	40,031,478 77	16,679,353 12	41-67	53-84

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British Fire Companies.

The total cash receipts for fire premiums were \$20,377,872, being an increase of \$1,719,160, as compared with the previous year; the payments for fire losses were \$8,387,864, being \$1,520,137 less than for 1918, while the general expenses amounted to \$7,121,830, being \$801,027 greater than in 1918, thus showing a balance of \$4,868,178 favourable to the companies. In the previous year there was a favourable balance of \$2,429,909.

Paid for losses.....	\$ 8,387,864
Paid for general expenses.....	7,121,830
Total.....	\$ 15,509,694
Received for premiums.....	20,377,872
Balance in favour of the companies.....	\$ 4,868,178

The following details give the balances for the different companies:—

Balances in favour.—Alliance, \$104,461; Atlas, \$109,317; British Crown, \$45,429; British Traders, \$41,416; Caledonian, \$120,663; Car and General, \$12,709; Century, \$59,101; Commercial Union, \$398,397; Eagle, Star and British Dominions, \$70,465; Employers' Liability, \$162,606; General Accident, \$106,497; Guardian, \$404,603; Law Union and Rock, \$93,761; Liverpool and London and Globe, \$230,635; London Guarantee and Accident, \$98,179; London and Lancashire \$197,111; London Assurance, \$166,703; National Benefit, \$2,421; North British and Mercantile, \$244,484; Northern, \$276,313; Norwich Union, \$205,444; Ocean Accident, \$37,269; Palatine, \$101,032; Phoenix of London, \$274,051; Provincial, \$25,341; Queensland, \$47,962; Royal Exchange, \$198,077; Royal, \$354,785; Scottish Metropolitan, \$67; Scottish Union and National, \$135,085; Sun, \$154,900; Union Assurance, \$138,095; Union of Canton, \$126,846; Yorkshire, \$124,570; Total balance in favour, \$4,868,795.

Adverse balances.—China, \$617; Total, \$617. Net balance in favour, \$4,868,178.

For every \$100 of premiums received there was spent on the average \$41.16 in payment of losses, and \$34.95 for general expenses.

In 1918 the loss rate was \$53.10, and the general expenses \$33.88, for every \$100 of premiums received.

For the fire business the rate of premium was \$10.622 per \$1,000 of risks taken as against \$10.716 in 1918.

Hence these companies have transacted a larger volume of business than in 1918, at a lower rate of premium, a higher rate of expense and at a lower rate of fire losses.

The results of the total business of these companies from 1875 to 1919, inclusive, are as follows:—

Paid for losses (1875-1919).....	\$184,377,617
Paid for general expenses.....	94,135,862
Total payments.....	\$278,513,479
Received for premiums.....	314,586,175
Excess of receipts over expenditure.....	\$ 36,072,696

It will be seen, from an examination of the table below, that an adverse balance was in existence from the year 1877 till the end of the year 1886, due to the exceptional circumstances of the conflagration at St. John in the first mentioned year, when the losses paid by British companies amounted to almost five millions of dollars; that such adverse balance was reversed at the end of the year 1887, when a favourable balance of \$341,938 was shown, and that this favourable balance increased thereafter from year to year (with the exception of the year 1893) up to the close of 1899, when it amounted to \$5,029,980. In 1900 the loss by the British companies on account of the Ottawa and Hull conflagration amounted to over two and a half million dollars. To this is due the large deficit of that year, \$1,365,476, wiping out the savings of the preceding four years, and reducing the favourable balance at the end of 1900 to \$3,664,504 which sum had been still further reduced to \$3,512,636 at the end of 1901. The favourable experience for the years 1902 and 1903 increased this balance to \$7,123,044 at the end of 1903, but it was again reduced by the unfavourable experience of 1904 to \$3,969,472. During the past fifteen years the favourable balance has been largely increased and now amounts to \$36,072,696.

10 GEORGE V, A. 1920

Year.	Balance.	Year.	Total Balance.
	\$	\$	\$
1875...	+ 51,765		
1876...	+ 89,015	1875 to-1876	+ 140,780
1877...	- 4,210,951	1875 to 1877	- 4,070,171
1878...	+ 676,548	1875 to 1878	- 3,393,713
1879...	+ 210,430	1875 to 1879	- 3,183,283
1880...	+ 727,389	1875 to 1880	- 2,455,894
1881...	+ 161,162	1875 to 1881	- 2,294,732
1882...	+ 481,511	1875 to 1882	- 1,813,221
1883...	+ 439,797	1875 to 1883	- 1,373,424
1884...	+ 443,919	1875 to 1884	- 929,505
1885...	+ 674,984	1875 to 1885	- 254,521
1886...	+ 237,216	1875 to 1886	- 17,305
1887...	+ 359,243	1875 to 1887	+ 341,938
1888...	+ 752,956	1875 to 1888	+ 1,094,894
1889...	+ 918,128	1875 to 1889	+ 2,013,022
1890...	+ 712,981	1875 to 1890	+ 2,726,003
1891...	+ 470,014	1875 to 1891	+ 3,196,017
1892...	+ 452,941	1875 to 1892	+ 3,648,958
1893...	- 205,430	1875 to 1893	+ 3,443,528
1894...	+ 172,105	1875 to 1894	+ 3,615,633
1895...	+ 39,223	1875 to 1895	+ 3,654,856
1896...	+ 709,118	1875 to 1896	+ 4,363,974
1897...	+ 356,290	1875 to 1897	+ 4,720,264
1898...	+ 140,610	1875 to 1898	+ 4,860,874
1899...	+ 169,106	1875 to 1899	+ 5,029,980
1900...	- 1,363,476	1875 to 1900	+ 3,664,504
1901...	- 151,868	1875 to 1901	+ 3,512,636
1902...	+ 2,247,890	1875 to 1902	+ 5,760,526
1903...	+ 1,362,518	1875 to 1903	+ 7,123,044
1904...	- 3,153,572	1875 to 1904	+ 3,969,472
1904...	+ 2,546,435	1875 to 1905	+ 6,515,907
1906...	+ 2,297,761	1875 to 1906	+ 8,813,668
1907...	+ 1,539,204	1875 to 1907	+10,352,872
1908...	+ 1,274,213	1875 to 1908	+11,627,090
1909...	+ 1,899,516	1875 to 1909	+13,526,606
1910...	+ 1,659,285	1875 to 1910	+15,185,891
1911...	+ 1,662,507	1875 to 1911	+16,848,398
1912...	+ 2,008,149	1875 to 1912	+18,856,547
1913...	+ 2,052,171	1875 to 1913	+20,908,718
1914...	+ 1,558,094	1875 to 1914	+22,466,812
1915...	+ 2,216,783	1875 to 1915	+24,683,595
1916...	+ 1,555,702	1875 to 1916	+26,239,297
1917...	+ 2,535,312	1875 to 1917	+28,774,609
1918...	+ 2,429,909	1875 to 1918	+31,204,518
1919...	+ 4,868,178	1875 to 1919	+36,072,696

+Favourable. -Adverse.

Foreign Fire Companies.

The total cash receipts for fire premiums were \$13,237,767, being an increase of \$1,512,166 as compared with the previous year; the payments for fire losses were \$5,555,268 being less by \$1,154,079 than that of 1918, and the general expenses, \$4,483,030 being \$518,035 greater than for 1918, thus showing a balance of \$3,199,439 favourable to the companies. In the previous year there was a favourable balance of \$1,051,229.

These companies have, therefore, transacted a larger volume of business at a higher rate of expense and a lower loss rate than in 1918.

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Paid for losses.....	\$ 5,555,268
Paid for general expenses.....	4,483,060
Total.....	\$ 10,038,328
Received for premiums.....	13,237,767
Balance in favour of companies.....	\$ 3,199,439

The following details give the balances for the different companies:—

Balances in favour.—Ætna, \$119,659; Agricultural, \$7,526; Alliance of Philadelphia, \$41,480; American Alliance, \$2,684; American Central, \$25,987; American Insurance, \$14,706; American Lloyds, \$8,817; Boston, \$30,341; California, \$16,175; Citizens, \$21,620; Commercial Union, \$4,559; Connecticut, \$41,735; Continental, \$91,508; Equitable, \$14,934; Fidelity-Phenix, \$91,650; Fire Association, \$27,659; Fireman's Fund, \$44,291; Firemen's Insurance, \$49,760; General of Paris, \$26,622; Girard, \$2,028; Glens Falls, \$46,690; Globe & Rutgers, \$187,017; Great American, \$55,766; Hartford, \$293,862; Home, \$321,119; Insurance Company of North America, \$178,197; Insurance Company of the State of Pa, \$33,304; Lumbermen's, \$59,956; Merchants, \$30,302; Millers' National, \$14,162; National-Ben, \$57,080; National of Hartford, \$186,930; National Union, \$51,360; Nationale, \$157,312; Newark, \$21,346; New Hampshire, \$23,838; New Jersey, \$20,867; Niagara, \$92,133; Northwestern Mutual, \$19,822; Northwestern National, \$67,606; Phenix, \$24,231; Phoenix, \$97,116; Providence—Washington, \$40,541; Queen, of America \$138,617; St. Paul, \$101,082; Springfield, \$96,501; Stuyvesant, \$7,642; L'Union, \$60,294; United States, \$7,380; Vulcan, \$14,122; Westchester, \$77,577; Total, \$3,267,513.

Adverse balance.—Manufacturing Lumbermen's, \$59,193; Mechanics and Traders, \$8,881; total, \$68,074.

Net balance in favour.—\$3,199,439.

For every \$100 of premiums received there was spent on the average \$41.97 in payment of losses, and \$33.87, for general expenses.

In 1918 the loss rate was \$57.22, and the general expenses, \$33.82 for every \$100 of premiums received.

For the fire business the rate of premiums was \$10.218 per \$1,000 of risks taken as against \$10.251 in 1918.

Hence these companies have transacted a larger volume of business than in 1918 at a lower rate of premium, a lower rate of fire losses and at a higher rate of expense.

The results of the total business of these companies, from 1875 to 1919 inclusive, are as follows:—

Paid for losses (1875-1919).....	\$ 66,437,580
Paid for general expenses.....	36,820,297
Total payments.....	\$ 103,266,877
Received for premiums.....	121,758,792
Excess of receipts over expenditure.....	\$ 18,491,915

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The table given below shows the result of the business of each year from 1875 to 1919 inclusive, and the total results from year to year during same period.

Year.	Balance for year.	Year inclusive.	
	\$		\$
1875.....	+ 58,841		
1876.....	+ 97,919	1875 to 1876	+ 156,760
1877.....	- 396,468	1875 to 1877	- 239,708
1878.....	+ 47,399	1875 to 1878	- 192,309
1879.....	+ 32,894	1875 to 1879	- 159,415
1880.....	- 56,316	1875 to 1880	- 103,099
1881.....	+ 53,747	1875 to 1881	- 49,352
1882.....	+ 62,244	1875 to 1882	+ 12,892
1883.....	+ 102,135	1875 to 1883	+ 115,027
1884.....	+ 91,136	1875 to 1884	+ 206,163
1885.....	+ 100,784	1875 to 1885	+ 306,947
1886.....	+ 91,096	1875 to 1886	+ 398,043
1887.....	- 49	1875 to 1887	+ 397,994
1888.....	+ 102,288	1875 to 1888	+ 500,282
1889.....	+ 97,488	1875 to 1889	+ 597,770
1890.....	+ 54,404	1875 to 1890	+ 652,174
1891.....	+ 72,378	1875 to 1891	+ 724,552
1892.....	- 16,487	1875 to 1892	+ 708,065
1893.....	- 42,205	1875 to 1893	+ 665,860
1894.....	+ 7,392	1875 to 1894	+ 673,252
1895.....	- 53,047	1875 to 1895	+ 620,205
1896.....	+ 96,621	1875 to 1896	+ 716,826
1897.....	+ 51,695	1875 to 1897	+ 768,521
1898.....	+ 91,807	1875 to 1898	+ 860,328
1899.....	+ 100,740	1875 to 1899	+ 961,068
1900.....	- 385,296	1875 to 1900	+ 575,772
1901.....	+ 80,198	1875 to 1901	+ 655,970
1902.....	+ 586,257	1875 to 1902	+ 1,242,227
1903.....	+ 447,673	1875 to 1903	+ 1,698,900
1904.....	- 785,843	1875 to 1904	+ 904,057
1905.....	+ 993,349	1875 to 1905	+ 1,897,406
1906.....	+ 944,152	1875 to 1906	+ 2,841,558
1907.....	+ 701,798	1875 to 1907	+ 3,543,356
1908.....	+ 531,618	1875 to 1908	+ 4,074,974
1909.....	+ 888,028	1875 to 1909	+ 4,963,002
1910.....	+ 718,706	1875 to 1910	+ 5,681,708
1911.....	+ 1,118,451	1875 to 1911	+ 6,800,159
1912.....	+ 1,278,646	1875 to 1912	+ 8,078,805
1913.....	+ 1,228,776	1875 to 1913	+ 9,307,581
1914.....	+ 1,641,792	1875 to 1914	+ 10,949,373
1915.....	+ 1,080,831	1875 to 1915	+ 12,030,204
1916.....	+ 1,077,629	1875 to 1916	+ 13,107,833
1917.....	+ 1,133,444	1875 to 1917	+ 14,241,247
1918.....	+ 1,051,229	1875 to 1918	+ 15,292,476
1919.....	+ 3,199,439	1875 to 1919	+ 18,491,915

+Favourable. -Adverse.

Canadian Companies.

In considering the Canadian companies, their whole fire insurance business, in Canada and elsewhere, as well as their marine business and business in other branches, must be taken into account, inasmuch as a separation of expenses between these branches has not been made.

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The following table gives the distribution of fire business between Canada and elsewhere, for the twelve companies which transacted business outside of Canada during the year, and shows that the loss rate for the home business was, on the whole, more favourable to the companies than for the foreign business.

Companies.	In Canada.				In Other Countries.			
	Amount of risks taken during the year.	Premiums received.	Losses paid.	Rate of Losses paid per cent of premiums received	Amount of risks taken during the year.	Premiums received.	Losses paid.	Rate of Losses paid per cent of premiums received.
	\$	\$	\$	%	\$	\$	\$	%
Acadia.....	29,904,691	224,010	103,573	46·24	630,170	3,593	1,023	28·47
British America...	135,936,834	795,194	295,455	37·16	462,355,161	2,120,068	942,710	44·47
British Colonial...	27,407,997	187,362	97,715	52·15	27,281	19,149	70·19	
British North-western.....	14,816,703	89,089	41,506	46·59	3,028,228	32,329	862	2·67
Canadian Fire....	39,011,308	345,098	114,692	33·23	1,378,825	11,300	3,741	33·11
Canadian Indemnity.....	6,826,765	87,222	29,963	34·35	327,090	3,615	2,137	59·11
Guardian Insurance.....	9,180,301	32,429	4,227	13·03	349,905	120,793	34·52	
Mount Royal.....	89,800,858	585,447	285,369	48·74	3,977,448	22,936	2,167	9·45
Mutual.....	785,603	15,190	4,964	32·68	2,000	45	None	
Northwest.....	20,920,294	145,079	70,502	48·60	725,567	4,094	1,146	27·99
Pacific Coast.....	24,617,948	112,187	31,957	28·49	21,897,443	90,735	58,957	64·98
Western.....	253,113,119	710,373	383,481	53·98	691,415,149	1,929,315	1,142,157	59·20
	652,322,421	3,328,680	1,463,404	43·96	1,185,737,081	4,595,216	2,294,842	49·94

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The subjoined table gives the rate per cent of losses paid, as compared with premiums received, upon business done in Canada and other countries by Canadian companies during the years 1878 to 1919 inclusive, a perusal of which will show that, taken over the whole period, the Canadian business shows a more favourable loss rate than the business transacted in other countries.

Year.	In Canada.			In other countries.		
	Premiums received.	Losses paid.	Rate of losses paid per cent of premiums received.	Premiums received.	Losses paid.	Rate of losses paid per cent of premiums received.
	\$	\$		\$	\$	
1878.....	591,495	241,545	40.94	1,251,923	737,430	58.90
1879.....	552,090	287,729	52.12	1,309,902	923,242	70.48
1880.....	459,653	219,954	47.85	1,377,310	885,293	64.28
1881.....	428,795	304,488	71.01	1,439,085	1,085,846	75.45
1882.....	543,126	334,000	61.50	1,413,989	1,137,399	80.44
1883.....	606,557	436,800	72.01	1,483,941	1,136,380	76.58
1884.....	550,188	376,969	68.52	1,401,051	1,122,882	80.15
1885.....	983,555	518,633	52.73	1,485,078	1,051,090	70.78
1886.....	996,562	655,534	65.78	1,499,840	1,049,575	69.98
1887.....	1,002,817	661,682	65.98	1,496,712	1,037,123	69.29
1888.....	1,002,109	655,191	65.38	1,453,410	1,008,509	69.39
1889.....	1,014,314	586,164	57.79	1,527,909	1,012,624	66.28
1890.....	1,018,226	604,846	59.40	1,584,879	910,511	57.45
1891.....	1,102,237	780,862	70.84	1,662,538	1,165,583	70.11
1892.....	629,708	485,446	77.09	1,907,652	1,191,545	62.46
1893.....	621,135	427,349	68.80	2,356,413	1,560,592	66.23
1894.....	626,768	423,777	67.61	2,303,219	1,442,596	62.63
1895.....	785,416	499,472	63.59	2,566,980	1,462,849	56.99
1896.....	782,956	460,236	58.78	2,487,459	1,446,314	58.14
1897.....	725,775	529,597	72.97	2,399,542	1,263,368	52.65
1898.....	783,326	392,821	50.15	2,260,724	1,464,544	64.78
1899.....	836,601	462,726	55.31	2,264,877	1,568,496	69.25
1900.....	689,956	658,405	95.43	2,804,896	1,969,862	70.23
1901.....	1,133,478	702,125	61.94	3,321,478	2,142,811	64.51
1902.....	1,291,216	519,990	40.27	3,464,786	2,119,685	61.18
1903.....	1,700,838	884,899	52.03	3,876,273	2,089,753	53.91
1904.....	2,184,021	1,994,982	91.34	4,400,112	3,204,318	72.82
1905.....	2,611,899	1,277,772	48.92	3,911,739	2,307,655	58.99
1906.....	2,657,701	1,414,455	53.22	4,452,074	4,163,837	93.53
1907.....	2,857,021	1,467,983	51.38	4,105,581	3,124,813	76.11
1908.....	3,219,443	2,323,829	72.18	2,964,411	2,185,538	73.73
1909.....	2,765,637	1,596,907	57.74	3,397,859	1,763,232	51.89
1910.....	3,037,675	1,754,359	57.75	3,141,709	1,714,812	54.58
1911.....	3,204,241	1,755,348	54.78	3,343,157	2,149,515	64.30
1912.....	3,133,661	1,662,120	53.04	3,467,975	2,039,201	58.80
1913.....	3,285,887	1,978,281	60.21	2,856,233	1,829,175	64.04
1914.....	2,989,211	1,797,561	60.13	3,129,204	2,112,379	67.51
1915.....	2,938,210	1,668,798	56.80	3,011,851	1,750,132	58.11
1916.....	3,038,964	1,475,316	48.55	2,799,871	1,632,836	58.32
1917.....	2,516,953	1,292,164	51.34	3,706,222	1,722,205	46.47
1918.....	2,969,892	1,416,558	47.69	4,702,958	2,434,150	51.76
1919.....	3,328,680	1,463,404	43.96	4,595,216	2,294,842	49.94
Totals.....	68,197,993	39,451,080	57.85	110,388,038	70,414,592	63.79

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The assets of the thirty-nine Canadian companies transacting fire business amounted at the end of the year to \$35,696,735.82. They have subscribed capital not paid up, amounting to \$7,639,473. The liabilities of the same companies amounted to \$17,748,181.96, made up as follows:—

Unsettled losses.....	\$ 4,221,469 55
Unearned premiums.....	9,355,790 15
Sundry.....	4,170,922 26
	<u>\$17,748,181 96</u>

The unearned premiums are here taken at 80 per cent of the *pro rata* portions of the gross premiums for the time unexpired in the cases of fire and inland marine insurance, and 80 per cent of the whole premiums in the case of a current ocean risk. The surplus of assets over liabilities available for the protection of policyholders, independent of the subscribed capital not paid, amounts to \$17,948,554.

The capital stock of these companies paid in cash amounts to \$12,937,307.

The following table gives the conditions at the end of 1919 of all the Canadian stock companies in reference to the surplus on account of policyholders.

CANADIAN FIRE INSURANCE COMPANIES, DECEMBER 31, 1919.

Company.	Subscribed Capital.	Amount paid upon Capital stock.	Excess of Assets over Liabilities excluding Capital stock.	Subscribed. Capital unpaid.
	\$	\$	\$	\$
Acadia.....	400,000	400,000	568,933	None.
Beaver Fire.....	300,500	195,325	294,609	105,175
British America.....	1,490,000	1,399,380	1,107,757	620
British Colonial.....	1,000,000	248,670	79,024	751,330
British Northwestern.....	594,400	246,919	316,970	347,481
Canada Accident and Fire.....	500,000	43,320	318,017	456,680
Canada National.....	2,050,400	1,825,958	1,964,478	224,442
Canada Security.....	500,000	150,000	221,602	350,000
Canadian Fire.....	1,000,000	1,000,000	1,294,823	None.
Canadian Indemnity.....	300,000	300,000	320,050	None.
Canadian Surety.....	250,000	250,000	329,412	None.
Dominion Fire.....	250,000	250,000	299,066	None.
Dom. of Canada G'tee and Acct.....	250,000	246,920	560,873	3,080
Fire Insurance Co. of Canada.....	484,000	191,520	215,665	292,480
General Accident of Canada.....	400,000	100,000	316,715	300,000
Globe Indemnity.....	500,000	200,000	415,741	300,000
Guardian Ins. Co. of Canada.....	1,000,000	375,000	342,741	625,000
Halifax Fire.....	240,000	240,000	440,262	None.
Hudson Bay.....	872,400	230,850	146,792	641,550
Imperial G'tee and Acct.....	1,000,000	200,000	281,136	800,000
Imperial Underwriters.....	457,400	175,000	274,273	282,400
Liverpool Manitoba.....	500,000	175,000	614,728	325,000
London and Lancashire G'tee and Acct.....	500,000	400,000	627,727	100,000
London Mutual.....	110,000	19,250	200,117	90,750
Mercantile.....	250,000	50,000	366,165	200,000
Mount Royal.....	250,000	250,000	901,056	None.
Mutual Fire.....	136,480	41,160	47,243	95,320
North American Accident.....	306,400	91,133	206,117	215,267
North Empire.....	687,900	206,370	222,444	481,530
North West.....	250,000	100,000	268,654	150,000
Occidental.....	500,000	174,763	419,223	325,237
Pacific Coast.....	611,900	543,788	716,671	68,112
Quebec.....	223,000	125,000	549,413	100,000
Western.....	2,500,000	2,491,981	2,650,221	8,019
	20,576,780	12,937,307	17,898,717	7,639,473

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The following table shows the total gain or loss in the surplus to policyholders during the year in respect of each company, and shows also the various sources of this gain or loss. All contributions by shareholders, whether for capital or premium on capital, appear as gains in surplus, while forfeited stock and reduction of capital are disregarded.

In the first column there is tabulated the "Underwriting Profit." This is the excess of premiums earned over losses incurred and expenses incurred. The premiums *earned* are arrived at by the adding to net cash received for premiums the outstanding premiums at the end of the year and deducting the outstandings at the beginning of the year. From the net premiums *written* thus obtained there is deducted the increase in the *unearned* premiums. Where the losses and expenses incurred are in excess of the earned premiums there is an underwriting loss, which is tabulated in the sixth column.

In the second column there is tabulated the interest and rent earned. This is obtained in a manner similar to that of the premiums *written*, by adding to the cash received for interest and rents the outstandings at the end of the year, and deducting the outstandings at the beginning of the year.

In the third column the payments by shareholders are shown, and in the fourth column the gains from other sources. This latter column will include gain in market values of investments, decrease in unsecured unlicensed reinsurance reserve, etc.

The fifth column gives the total of the first four columns. In the sixth column is given the underwriting loss, and in the seventh the losses, through other sources, such as bad or doubtful investments and other assets, loss in market value of investments, increase in unsecured unlicensed reinsurance reserve, etc. The eighth column shows the dividends declared during the year. The ninth column gives the totals of the sixth, seventh, and eighth. The last column being the difference between the fifth and the ninth, gives the total net gain or loss in surplus, the minus sign denoting a loss.

The total net gain in surplus is \$1,723,583.00. As, however, there was received from shareholders during the year \$334,793.72 as additional capital, and \$1,000 as premium on capital, a total of \$335,793.72, it is seen that there has been an increase in surplus of \$1,387,789.28 from the sources other than the shareholders. In 1918 the increase in policyholders' surplus was \$591,236.20.

Twenty-nine companies show an underwriting profit, and the remaining ten an underwriting loss, the net gain amounting to \$986,603.64. In 1918 the net underwriting gain was \$378,835.69. The dividends declared were \$723,886.74, which is less than the \$1,267,464.54 interest and rent earned upon the investments. The gains from miscellaneous sources were \$151,980.65, consisting chiefly of increase in the market value of investments. The losses from miscellaneous sources were \$294,372.81, due largely to the disallowance of bad assets, depreciation in the values of securities and the creation of investment reserve funds.

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CANADIAN FIRE INSURANCE COMPANIES.
STATEMENT OF GAINS AND LOSSES IN SURPLUS TO POLICYHOLDERS DURING 1919.

Company.	Under-writing Profit.	Interest and rent Earned.	Received from shareholders.	Gains from other sources.	Total Gains.	Under-writing Loss.	Loss from other sources.	Dividends Declared.	Total Losses.	Balance Total net Gains.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Acadia Fire.	192 45	39,209 16	.....	21,717 46	60,926 62	11,115 19	9,201 04	24,000 00	44,316 23	16,610 39
Antigonish Farmers	.....	72 91	.....	.....	265 36	.....	.....	.....	.....	265 36
Beaver Fire.	18,648 76	19,118 89	15,025 00	363 57	53,156 22	.....	.....	28,622 65	28,622 65	24,553 57
British America.	142,275 48	112,487 72	221 00	.....	254,974 91	.....	37,506 75	38,500 00	76,006 75	178,977 45
British Colonial.	.....	9,422 75	1,628 66	9,921 50	20,972 91	31,847 04	3,533 32	.....	35,380 36	-14,407 45
British Northwestern.	15,089 76	17,356 73	2,330 00	879 96	35,656 45	.....	17,442 29	.....	17,442 29	18,214 16
Canada Accident & Fire.	.....	26,546 30	.....	16,353 68	42,899 98	16,062 53	.....	2,166 00	18,828 53	24,071 45
Canada National.	4,820 12	137,068 87	30,880 50	.....	172,769 49	.....	3,059 17	109,278 66	112,337 83	60,431 66
Canada Security.	.....	8,474 82	120,000 00	7,120 95	135,595 77	19,293 46	1,314 40	36,000 00	56,897 86	78,987 91
Canadian Fire.	73,298 92	75,232 07	.....	3,035 62	151,566 61	.....	4,946 05	20,000 00	20,000 00	41,594 31
Canadian Indemnity.	41,269 36	19,945 94	.....	409 01	61,594 31	.....	.....	.....	.....	2,967 97
Canadian Lumbermen's.	2,717 97	250 00	.....	1,025 35	55,109 52	.....	.....	38,250 00	38,250 00	16,859 52
Canadian Surety.	9,046 18	20,037 99	25,000 00	.....	1,221 66	.....	15 00	.....	.....	1,206 66
Cumberland Farmers.	1,113 30	108 36	.....	1,583 84	116,204 90	.....	4,228 57	.....	4,228 57	111,976 33
Dominion Fire.	37,763 20	28,287 86	48,570 00	.....	63,449 18	.....	13,210 21	37,038 00	50,218 21	13,200 97
Dom. of Canada Gtee. & Acct.	18,437 79	43,211 39	(a)	2,572 50	100,746 74	.....	.....	.....	.....	100,746 74
Fire Insurance Co. of Canada.	16,740 87	7,473 37	73,960 00	.....	26,683 99	.....	12,226 11	.....	12,226 11	14,457 88
General Accident of Canada.	51 74	26,632 25	.....	14,340 63	86,238 99	.....	.....	.....	.....	86,238 99
Globe Indemnity.	37,815 61	34,082 75	.....	526 66	27,451 68	76,730 74	.....	.....	76,730 74	-49,279 06
Guardian Insurance Co. of Canada.	.....	26,925 02	.....	.....	24,411 75	1,322 15	.....	19,200 00	20,522 15	3,889 60
Halifax Fire.	.....	24,411 75	.....	.....	10,364 64	10,697 26	6,223 47	.....	16,920 73	-6,556 09
Hudson Bay.	.....	16,364 64	.....	.....	20,005 07	5,517 59	.....	16,000 00	21,017 19	-9,005 12
Imperial Gtee. and Acct.	14,818 95	19,112 10	.....	.....	33,931 05	.....	21,607 09	.....	21,607 09	10,818 61
Imperial Underwriters.	9,557 04	1,291 60	.....	.....	10,818 64	.....	.....	34,500 00	41,963 00	62,180 96
Kings Mutual.	57,716 96	44,404 55	25,511 66	2,022 45	104,143 96	6,734 33	7,463 00	.....	8,411 30	17,100 36
Liverpool Manitoba.	.....	25,511 66	.....	.....	25,511 66	.....	1,676 97	.....	8,411 30	17,100 36
London & Lancashire Gtee. & Acct.	30,099 67	14,829 52	.....	2,605 15	47,534 34	.....	11,735 36	.....	11,735 36	35,798 98
London Mutual.	46,312 88	20,105 84	.....	5,484 93	71,903 65	.....	20,354 83	40,000 00	60,354 83	11,518 82
Mercantile.	40,578 65	68,213 97	.....	37,000 00	145,702 62	.....	.....	20,000 00	20,000 00	125,792 62
Mount Royal.	.....	2,560 62	9,051 06	.....	15,291 69	.....	.....	3,511 98	3,511 98	11,779 91
Mutual Fire.	3,680 21	17,292 15	.....	1,284 71	18,486 86	2,910 90	.....	.....	2,910 90	15,575 96
North American Accident.	.....	15,311 85	.....	11,154 66	34,794 26	.....	.....	.....	.....	31,249 76
North Empire.	7,727 75	18,657 89	.....	.....	36,382 87	.....	3,544 50	.....	3,544 50	31,249 76
North West.	17,724 98	29,024 01	.....	2,225 19	54,983 43	.....	3,529 84	12,000 00	15,529 84	20,853 03
Occidental.	23,734 23	27,224 29	.....	9,752 83	73,901 08	.....	26,023 23	.....	58,342 68	15,558 40
Pacific Coast.	30,635 46	831 37	(b) 6,288 50	.....	1,669 84	.....	4,810 48	32,319 45	67,310 48	1,657 60
Pictou County Farmers.	838 47	32,910 09	.....	.....	92,951 83	.....	73,216 29	62,500 00	143,216 29	25,611 35
Quebec.	60,041 74	223,606 42	1,039 00	.....	631,331 75	.....	.....	70,000 00	143,216 29	488,115 46
Western.	406,686 33	.....	.....	.....	.....	.....	.....	.....	.....	.....
Totals.	4,169,434 83	1,267,464 54	335,793 72	151,980 65	2,924,673 74	182,831 19	294,372 81	723,886 74	1,201,090 74	1,723,583 00

† Decrease in unsecured unlicensed reinsurance reserve losses. * Including \$15,494.53 decrease in unsecured unlicensed reinsurance.

(a) Including \$900 premium on capital stock.

(b) Including \$100 premium on capital stock.

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Including the whole business of the mixed companies, outside as well as within the Dominion it appears that the Canadian companies have received during the year 1919 a total cash income of \$19,636,195.62, which is made up as follows:—

	The same in 1919.	The same in 1918.	The same in 1917.	The same in 1916.	The same in 1915.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Interest and dividends	1,240,565 71	962,862 78	780,713 08	739,598 70	672,405 80
Premiums.	18,329,956 28	17,586,476 38	15,397,572 31	11,146,958 31	10,008,556 78
Sundry.	65,673 63	28,397 91	28,584 59	78,632 00	59,795 53
Totals.....	19,636,195 62	18,577,737 07	16,206,869 98	11,965,189 01	10,740,758 13

In the same way the cash expenditure during 1919 has been \$17,970,791.77, distributed among:—

	The same in 1919.	The same in 1918.	The same in 1917.	The same in 1916.	The same in 1915.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Losses paid.. . . .	9,720,759 32	9,641,191 89	8,301,164 82	6,560,437 95	5,947,653 58
General expenses.....	7,380,837 35	5,940,225 54	4,985,344 75	4,040,279 91	3,701,268 00
Dividends to stockholders....	869,195 10	490,481 68	1,216,795 12	438,319 62	510,429 13
Totals... . .	17,970,791 77	16,071,899 11	14,503,304 69	11,039,037 48	10,159,350 71

Thus it appears that for every \$100 of income there has been spent \$91.52, namely: for losses, \$49.50, for general expenses, \$37.59, and for dividends to stockholders, \$4.43. Hence, also, for every \$100 of premiums received there has been paid out \$98.04, namely: \$53.03 for losses, \$40.27 for general expenses, and \$4.74 for dividends to stockholders.

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The total cash income received by the Canadian companies during the forty-five years from 1875 to 1919 inclusive, is \$296,869,255.13. The respective amounts for the several years and the distribution thereof under proper headings are shown in the subjoined table:—

CANADIAN COMPANIES—INCOME FOR THE YEARS 1875 TO 1919.

Year.	Premiums.	Interest and dividends.	Sundry.	Total.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1875.....	3,273,692 53	190,950 19	3,356 10	3,467,998 82
1876.....	4,123,722 37	244,001 25	7,186 08	4,376,909 70
1877.....	3,512,673 47	218,770 38	6,236 04	3,737,679 89
1878.....	2,826,356 58	217,133 43	15,750 26	3,059,240 27
1879.....	2,863,826 01	185,247 30	10,196 03	3,059,269 34
1880.....	3,208,038 89	179,533 29	19,916 66	3,407,488 84
1881.....	3,131,925 97	169,392 14	30,702 06	3,332,020 17
1882.....	3,007,132 65	153,878 46	27,386 28	3,188,397 39
1883.....	3,005,945 52	132,126 05	30,438 85	3,168,510 42
1884.....	2,990,995 28	117,679 52	16,286 55	3,124,961 35
1885.....	3,089,381 09	107,151 57	16,044 77	3,212,577 43
1886.....	3,090,851 40	113,394 35	25,828 55	3,230,074 30
1887.....	3,346,968 91	114,522 46	18,398 62	3,479,889 99
1888.....	3,348,045 64	119,815 97	16,567 79	3,484,429 40
1889.....	3,539,640 73	119,929 14	12,420 02	3,671,989 89
1890.....	3,603,151 65	135,874 52	14,287 16	3,753,313 33
1891.....	3,586,851 72	134,421 14	12,208 29	3,733,481 15
1892.....	3,579,893 51	117,770 41	83,291 41	3,780,955 33
1893.....	4,143,323 99	139,080 23	*205,621 62	4,488,025 84
1894.....	4,142,923 05	140,213 35	6,025 87	4,289,162 27
1895.....	4,408,191 57	139,458 16	6,773 90	4,554,423 63
1896.....	4,168,663 92	132,581 62	6,289 09	4,307,534 63
1897.....	4,007,110 65	128,385 56	6,386 91	4,141,883 12
1898.....	4,157,139 74	134,006 75	5,897 89	4,297,044 38
1899.....	4,430,792 71	128,389 00	5,379 62	4,564,561 33
1900.....	5,345,803 78	135,329 30	32,559 76	5,513,892 84
1901.....	6,286,942 01	164,488 52	17,709 71	6,469,140 24
1902.....	6,775,963 74	155,059 80	7,543 74	6,938,567 28
1903.....	7,428,254 20	182,595 86	10,095 40	7,620,945 46
1904.....	8,342,437 94	193,742 25	12,306 10	8,548,486 29
1905.....	8,125,337 03	216,367 41	12,250 08	8,353,954 52
1906.....	8,663,876 20	244,284 68	†470,731 12	9,378,892 00
1907.....	8,592,041 45	269,918 89	59,425 71	8,921,386 05
1908.....	7,506,568 66	301,209 15	77,726 33	7,885,504 14
1909.....	7,751,727 44	323,309 70	60,092 07	8,135,129 21
1910.....	8,538,778 04	369,724 69	77,066 17	8,985,568 90
1911.....	9,084,302 71	438,216 68	381,486 17	9,904,005 56
1912.....	9,644,234 81	568,328 81	185,991 35	10,398,554 97
1913.....	9,167,899 59	653,599 51	176,558 37	9,998,057 47
1914.....	9,122,882 20	640,459 29	15,256 69	9,778,598 18
1915.....	10,008,556 78	672,405 80	59,795 55	10,740,758 13
1916.....	11,146,958 31	789,598 70	78,632 00	11,965,189 01
1917.....	15,397,572 31	780,713 08	28,584 59	16,206,869 98
1918.....	17,586,476 38	962,862 78	28,397 91	18,577,737 07
1919.....	18,329,956 28	1,240,565 71	65,673 63	19,636,195 62
Totals.....	281,435,809 41	12,966,686 85	2,466,758 87	296,869,255 13

*Of this amount \$197,500 was premium upon the new stock issued by the British America and the Western.

†Of this amount \$387,500 was premium upon the new stock issued by the British America and the Western.

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The expenditure of the same companies during the same period of forty-five years amounted in the aggregate to the sum of \$289,710,649.49 thus showing an excess of income over expenditure to the amount of \$7,158,605.64. The amount expended in the respective years, and their distribution under proper headings, are given in the following table:—

EXPENDITURE FOR THE YEARS 1875 TO 1919.

Year.	Losses paid.	General Expenses.	Dividends to Shareholders.	Total Expenditure.	^e Excess of income over Expenditure d The Reverse.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1875	1,694,885 99	985,926 28	159,608 88	2,840,421 15	c 627,577 67
1876	2,746,563 00	1,342,268 96	213,655 04	4,302,487 00	e 74,422 70
1877	3,553,283 21	1,234,552 83	123,928 21	4,915,764 23	d 1,178,084 36
1878	1,891,130 71	1,026,354 51	146,163 83	3,063,649 05	d 4,408 78
1879	1,966,854 83	938,436 79	159,253 74	3,064,545 36	d 5,276 02
1880	2,236,943 54	889,409 73	164,650 50	3,291,003 77	e 116,485 07
1881	2,898,045 45	901,679 10	145,137 85	3,944,862 40	d 612,842 23
1882	2,294,212 90	917,526 03	110,813 47	3,322,552 40	d 134,155 01
1883	2,291,429 02	925,970 41	110,480 00	3,327,879 43	d 159,369 01
1884	2,165,708 63	871,037 06	102,675 50	3,139,421 19	d 14,459 84
1885	1,985,256 67	917,879 59	99,896 73	3,003,032 99	e 209,544 44
1886	2,128,942 82	926,299 50	114,809 02	3,170,051 34	e 60,022 96
1887	2,397,382 03	1,031,696 74	123,422 74	3,552,501 51	d 72,611 52
1888	2,355,960 53	1,009,167 74	122,198 27	3,487,326 54	d 2,897 14
1889	2,417,046 62	1,064,557 52	126,759 42	3,608,363 56	e 63,626 33
1890	2,254,866 61	1,114,472 16	135,689 92	3,505,028 69	e 248,284 64
1891	2,588,894 16	1,198,806 97	145,256 90	3,932,958 03	d 199,476 88
1892	2,454,821 80	1,440,994 51	128,372 23	4,024,188 54	d 243,233 21
1893	2,911,005 90	1,402,862 69	112,163 43	4,426,032 02	e 61,993 82
1894	2,749,953 12	1,389,355 44	157,025 56	4,296,334 12	d 7,171 85
1895	2,986,323 54	1,451,684 01	162,167 30	4,600,174 85	d 45,751 22
1896	2,777,327 97	1,417,637 39	162,610 10	4,357,575 46	d 50,040 83
1897	2,529,432 31	1,402,470 67	162,438 28	4,094,341 26	e 47,541 86
1898	2,700,774 91	1,394,742 19	164,092 45	4,259,609 55	e 37,434 83
1899	3,063,716 43	1,524,637 05	166,853 81	4,755,207 29	d 190,645 96
1900	3,828,359 85	1,921,904 32	159,674 98	5,909,939 15	d 396,046 31
1901	4,065,778 01	2,032,419 20	205,964 19	6,304,161 40	e 164,978 84
1902	3,987,114 25	2,276,809 16	214,175 08	6,478,098 49	e 460,468 79
1903	4,315,004 63	2,512,276 00	207,331 00	7,034,611 63	e 586,333 83
1904	6,706,551 96	2,809,501 20	151,604 22	9,667,657 38	d 1,119,171 09
1905	4,734,320 62	2,799,520 15	286,186 43	7,820,027 20	e 533,927 32
1906	6,693,036 95	2,981,601 05	279,202 53	9,953,840 53	d 574,948 53
1907	5,786,024 20	3,152,540 95	94,649 99	9,033,215 14	d 111,829 09
1908	5,471,015 65	2,785,940 01	119,337 41	8,376,293 07	d 490,788 93
1909	4,412,541 61	2,941,149 99	339,000 65	7,692,692 25	e 442,436 96
1910	4,974,826 76	3,231,393 38	362,959 04	8,569,179 18	e 416,389 72
1911	5,298,977 25	3,566,678 53	424,421 57	9,290,077 35	e 613,928 21
1912	5,552,013 37	3,907,664 69	447,536 79	9,907,214 85	e 491,304 12
1913	5,786,981 58	3,676,506 81	481,899 58	9,945,387 97	e 52,669 50
1914	5,729,042 86	3,639,927 00	329,588 53	9,698,558 39	e 80,039 79
1915	5,947,653 58	3,701,268 00	510,429 13	10,159,350 71	e 581,407 42
1916	6,560,437 95	4,040,279 91	438,319 62	11,039,037 48	e 926,151 53
1917	8,301,164 82	4,985,344 75	1,216,795 12	14,503,304 69	e 1,703,565 29
1918	9,641,191 89	5,940,225 54	490,481 68	16,071,899 11	e 2,505,837 96
1919	9,720,759 32	7,380,837 35	869,195 10	17,970,791 77	e 1,665,403 85
Totals	179,555,559 81	99,004,213 86	11,150,875 82	289,710,649 49	e 7,158,605 64

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Canadian Fire Companies in Foreign Fields.

The undermentioned Canadian fire insurance companies carried on business outside Canada in the several countries, states, etc., set opposite their respective names, viz.:—

Acadia Fire Insurance Company.....	Newfoundland.
British America Assurance company.....	United States, Mexico, Porto Rico, Honolulu, Continent of Europe, Batavia, Japan, (Macassar East Indies), Philippines, Java, Egypt, India, Burmah, Ceylon, China, Hong Kong, Antigua, and Bermuda.
British Colonial Fire Insurance Company.....	France.
British North Western.....	United States.
Canadian Fire Insurance Company.....	Newfoundland.
Canadian Indemnity.....	Newfoundland.
General Accident of Canada.....	Newfoundland and United States.
Guardian Ins. Co. of Canada.....	Great Britain.
Mount Royal Assurance Company.....	United States.
Mutual Fire Association.....	Newfoundland.
North American Accident Ins. Co.....	Newfoundland.
North West Fire Insurance Company.....	Newfoundland and India.
Pacific Coast Fire Insurance Company.....	Great Britain.
Western Assurance Company.....	British West Indies and the United States, except New Mexico and Vermont. The Company has also a branch office in London, England, through which business is transacted in Great Britain and the British possessions in the far east an in Africa, as well as at some points on the Continents of Europe and Australia.

Provincial Licensees.

In order that the figures of the entire fire insurance business in Canada might be brought together in this report the Department has continued the practice of obtaining from the companies operating under Provincial licenses the essential items of their financial statements. These figures will be found on pages and and the entire business may be summarized as follows:—

Companies.	Fire Insurance. (Including business of Provincial Licensees.)			
	Amount written.	Amount in force.	Premiums received.	Losses paid.
	\$	\$	\$	\$
Dominion.....	5,423,569,961	4,923,024,381	40,031,474	16,679,355
Provincial.....	435,624,288	1,004,942,977	4,302,192	2,082,938
Totals.....	5,859,194,249	5,927,967,358	44,333,666	18,762,293

CASUALTY INSURANCE.

Insurance business other than fire or life was carried on in Canada during the past year by 107 companies: 26 Canadian, 27 British and 54 Foreign companies. Seventy-seven of these companies likewise transacted fire insurance.

In addition to these 107 companies, there were seven fraternal orders or societies which carried on sickness insurance and also life insurance.

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CANADIAN COMPANIES.

Of these twenty-six Canadian companies which carried on business other than fire or life, nine transacted miscellaneous classes of business only. Of these, two transacted sickness insurance; two accident insurance; three combined accident and sickness; four plate glass insurance; two guarantee insurance; three automobile insurance; one steam boiler insurance; one burglary insurance; one live stock insurance; and one title insurance.

At the end of the year the assets of these companies amounted to \$4,497,576.06.

Their total liabilities amounted to \$1,196,151.77, made up as follows:—

Unsettled losses.....	\$ 205,482 98
Reserve of unearned premiums.....	608,456 30
Sundry.....	382,212 49
	<hr/>
	\$ 1,196,151 77

The excess of assets over liabilities was \$3,301,424.29. The capital stock paid up in cash was \$1,338,119.34. There was thus a surplus over all liabilities and capital stock of \$1,963,304.95, being a decrease in surplus over the preceding year 1918 of \$305,722.88.

The following table shows the total gain or loss in policyholders' surplus during the year in respect to each company, and likewise shows the various sources of this gain or loss.

In the first column there is tabulated the "Underwriting Profit." This is the excess of premiums earned over loss incurred and expenses incurred. The premiums earned are arrived at by adding to the net cash received for premiums the outstanding premiums at the end of the year, and deducting the outstandings at the beginning of the year. From the net premiums *written* thus obtained, there is deducted the increase in the *unearned* premiums. Where the losses and expenses incurred are in excess of the earned premiums there will be an underwriting loss, which is tabulated in the sixth column.

In the second column is tabulated the interest and rent earned. This is formed in a similar manner to that of the premiums *written*, by adding to the cash received for interest and rents, the outstandings at the end of the year, and deducting the outstandings at the beginning of the year.

In the third column is tabulated the amount received from shareholders during the year.

In the fourth column the gains from other sources are tabulated. This will include gain in market value of investments, etc.

The fifth column gives the totals of the first four columns.

In the sixth is given the underwriting loss, and in the seventh the losses through other sources, such as losses on investments, loss in market value of investments, etc. In the eighth column are tabulated the dividends declared during the year. The ninth column gives the totals of the sixth, seventh and eighth. The last column, being the difference between the fifth and the ninth, gives the total net gain or loss in policyholders' surplus, the minus sign denoting a loss.

The total net gain in surplus was \$426,217.73. Five companies made a gain and three companies showed a loss.

The dividends declared amounted to \$97,706.94, which is less than the interest and rent earned upon investments. The total net underwriting gain was \$2,220.76, as against a loss of \$51,454.81 in 1918.

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CANADIAN COMPANIES OTHER THAN FIRE AND LIFE.

STATEMENT OF GAINS AND LOSSES IN SURPLUS TO POLICYHOLDERS DURING 1919.

Company.	Under- writing profit.	Interest and rent earned.	Received from Share- holders.	Gains from other sources.	Total gains.	Under- writing loss.	Loss from other sources.	Dividends declared.	Total losses.	Balance net gain.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Boiler Inspection	4,215 05	17,931 61	(a) 6,067 00	139 36	22,146 66		1,599 86		1,599 86	20,546 80
Casualty Co. of Canada		1,055 45	(a) 6,067 00	6,400 67	7,251 81	4,575 63			4,575 63	2,676 18
Chartered Trust & Executor		34,345 20	(b) 231,412 01	894 79	271,917 88		15,799 90	29,452 94	45,252 84	226,665 04
Dominion Gresham		19,956 23		250 00	20,851 02	24,378 28	1,966 21		26,344 49	-5,493 47
General Animals	134 07	3,183 97			3,368 04		425 00		425 00	3,143 04
Guarantee Co. of N. America	1,203 90	111,302 73		261,303 90	373,810 53		188,080 00	68,254 00	256,334 00	117,476 53
Merchants' Casualty Co.	25,646 71	9,987 14		8,106 25	43,740 10					43,740 10
Merchants' and Employers' Glee & Accident		5,647 56		1,320 51	7,038 07	43,579 17			43,579 17	-6,541 10
Protective Assoc. of Canada	43,554 11	2,097 00	10,000 00		25,651 11		1,619 50		1,619 50	24,031 61
Totals	44,753 84	205,506 89	247,472 01	278,215 18	775,978 22	42,533 08	209,520 47	97,706 94	349,760 49	426,217 73

(a) Including \$2,356 68 premium on capital stock. (b) Including \$17,036 40 surplus on capital.

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ACCIDENT INSURANCE, 1919.

Accident insurance may be subdivided into two classes, viz.: *Employers' Liability Insurance* and *Ordinary Accident*, which includes personal accident and accidental damage to personal property.

A number of companies have also issued a combined accident and sickness policy for which the premiums and claims are not separately shown.

The business of accident insurance was transacted by thirty-three companies, viz.: ten Canadian, twelve British, and eleven Foreign.

EMPLOYERS' LIABILITY.

Of the thirty accident companies, twenty-six transacted employers' liability insurance, viz.: nine Canadian, eleven British, and six Foreign companies.

The total premiums received for this class of risks was \$2,540,148, and the losses paid amounted to \$1,561,925, with unsettled claims outstanding to the amount of \$929,606. The total premiums for the seventeen years for which separate figures are available are \$30,467,334, and the total claims, \$15,699,371.

An abstract will be found at page xcvi.

ACCIDENT.

The total premiums for this class of business were \$2,044,083. The claims paid amounted to the sum of \$735,759, and there were outstanding at the close of the year unsettled claims amounting to \$292,259. The total premiums for the forty years for which separate figures are available are \$34,514,332, and the total claims, \$14,336,019.

An abstract will be found at page xciv.

COMBINED ACCIDENT AND SICKNESS.

The premiums received amounted to \$950,071 and the claims paid to \$538,212. There were outstanding at the close of the year unsettled claims amounting to \$84,783. The total premiums for the six years for which separate figures are available are \$4,036,333, and total claims \$2,099,979.

An abstract will be found at page xciv.

AUTOMOBILE INSURANCE, 1919.

The business of automobile insurance has this year, as last year, been divided into two classes, that including fire risk and that excluding fire risk. The former class includes policies insuring against fire only and against fire in combination with burglary and transportation, but the fire portion of this class is a very large proportion of the total and should be taken account of in estimating the total fire loss experienced in Canada.

The business of automobile insurance (including fire risk) was transacted by fifty-one companies, of which eleven were Canadian, seventeen British and twenty-three foreign companies. The premiums received amounted to \$1,524,279, and the claims paid to \$779,901, with \$147,455 of claims outstanding. The total premiums for the five years for which separate figures are available are \$3,674,522 and the total claims, \$1,700,913.

An abstract will be found at page xcvi.

The business of automobile insurance (excluding fire risk) was transacted by thirty-nine companies, viz.: fourteen Canadian, thirteen British and twelve foreign companies. The premiums received amounted to \$1,901,704, and the claims \$785,507, with \$414,354 of claims outstanding. The total premiums for the five years for which separate figures are available are \$4,874,898, and the total claims \$1,689,389. For the preceding five years, for which the figures do not distinguish between policies including and excluding fire risk, the total premiums are \$1,935,384, and the total claims, \$853,383.

An abstract will be found at page xcvi.

An important change made at the 1917 Session of Parliament in section 13 of the Act will now permit of the combination of contracts of automobile, fire and inland transportation insurance in one policy, so that now automobiles can be fully covered against all ordinary hazards by a single policy.

BURGLARY INSURANCE, 1919.

This branch of insurance is carried on by seventeen companies, seven Canadian, five British, and five foreign companies. The total premiums received amounted to \$321,862, and the losses paid to \$113,229 with unsettled claims outstanding at the end of the year amounting to \$27,747. The total premiums for the period of twenty-seven years are \$1,660,544, and the total claims, \$494,151.

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An abstract will be found at page exevii.

EXPLOSION INSURANCE, 1919.

Explosion insurance was transacted by one Canadian and twelve foreign companies. The premiums received during the year amounted to \$514,898, and losses paid to \$1,152, and with no unsettled claims. The total premiums for the five years during which this business has been carried on in Canada are \$853,720, and the total claims \$1,615.

An abstract will be found at page exeviii.

The definition of explosion insurance was widened by The Insurance Act, 1917, to include what is known as war risk and bombardment insurance. Section 2 (y) now provides that the term includes insurance against damage "caused by bombardment, invasion, insurrection, riot, civil war or commotion or military or usurped power." A reference to page cix will show that a large number of licenses for this class of business have been issued since the first of the present year.

FORGERY INSURANCE, 1919.

One Canadian Company had a license to transact forgery insurance but no premiums were received and no losses paid.

GUARANTEE INSURANCE, 1919.

Guarantee business was transacted by twenty-one companies, of which ten are Canadian, six British, and five foreign companies.

The total premiums received were \$1,138,882, and the amount paid for claims was \$310,419, with unsettled claims amounting to \$238,331 outstanding at the end of the year. The total premiums for the period of thirty-seven years are \$10,112,075 and the total claims, \$2,454,497.

An abstract will be found at page exeviii.

The Canadian Surety Company, the Guarantee Company of North America and the London and Lancashire Guarantee and Accident Co. of Canada transacted business outside of the Dominion which is not included in the above.

HAIL INSURANCE, 1919.

This class of business is of comparatively recent development. During 1919, twenty-six companies—six Canadian, nine British and eleven foreign companies—received premiums amounting to \$2,712,776 and paid losses amounting to \$1,805,827. Claims outstanding at the end of the year amounted to \$2,881. The total premiums for the ten years during which the business has been carried on in Canada are \$11,430,270 and the total losses, \$6,455,056.

An abstract of hail insurance will be found on page cexix.

Under the provisions of the Insurance Act, 1916, Canadian companies transacting hail insurance are required to set aside each year as a special hail surplus fund at least fifty per cent of the hail profits for the year, until the said fund reaches fifty per cent of the net hail premiums. British and foreign companies are required to maintain deposits exceeding those required in respect of other classes of business by at least fifty per cent of the net hail premiums received during the preceding year.

In view of the large liability likely to be incurred during the first year of operation and to guard against this class of business being undertaken by weak companies, the Treasury Board has increased the initial deposit to \$50,000.

INLAND TRANSPORTATION INSURANCE, 1919.

This class of business was transacted by fifteen companies: two Canadian, five British and eight foreign companies. Premiums received amounted to \$288,545, and claims paid to \$238,287. Claims outstanding amounted to \$29,676. The total premiums for the period of twenty-three years are \$2,069,931 and total claims \$862,473.

An abstract will be found on page cc.

LIVE STOCK INSURANCE, 1919.

Live stock insurance was carried on by one Canadian and one British company. The premiums received during the year amounted to \$38,519, the losses paid \$45,101 with unsettled claims at the end of the year amounting to \$5,519. The total premiums for the period of twelve years are \$1,061,553 and the total losses \$578,580.

An abstract will be found at page cc.

PLATE GLASS INSURANCE, 1919.

The business of plate glass insurance was transacted by twenty-five companies, viz.: twelve Canadian, seven British and six Foreign companies.

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The companies having adopted the system of insurance by replacement, instead of paying the value of the glass broken, and their contracts not stating any amounts as insured thereby, their returns do not show the amount of insurance effected during the year, nor the amount in force at the end thereof. The premiums received during the year in Canada for plate glass insurance were \$375,473, and the total losses paid were \$226,206, and there were outstanding at the end of the year unsettled claims amounting to \$45,728. The total premiums for the period of thirty-four years are \$4,429,363 and the total claims, \$2,018,556.

An abstract will be found at page cc.

SICKNESS INSURANCE, 1919.

The business of sickness insurance was carried on by twenty-eight companies, viz.: ten Canadian, eleven British, and seven foreign companies.

Premiums received amounted to \$1,311,890, and claims paid to \$872,792. Amount of unpaid claims at the end of the year was \$192,504.

The total premiums received for the period of twenty-four years are \$15,605,164 and the total claims, \$11,379,706.

An abstract will be found at page cci.

SPRINKLER LEAKAGE INSURANCE, 1919.

Sprinkler leakage insurance was carried on by eight companies—two British and six Foreign companies. The premiums received during the year amounted to \$65,172, and the losses paid to \$35,260 with \$18,429 losses outstanding at the end of the year. The total premiums for the period of ten years are \$454,718 and the total claims \$205,802.

An abstract will be found at page ccii.

STEAM BOILER INSURANCE, 1919.

This class of business was carried on by six companies—two Canadian and four Foreign companies. The total premiums received amounted to \$286,448, and the claims paid to \$32,716, with \$14,012 unsettled claims outstanding at the end of the year. The total premiums for the period of thirty-one years are \$2,635,524, and the total claims, \$279,308.

An abstract will be found at page ccii.

TITLE INSURANCE, 1919.

The Chartered Trust and Executor Company is licensed by this Department to transact the business of "Title insurance" as defined in the Company's Act of incorporation. The total premiums for the period of eleven years are \$11,252, and the total claims, nil.

No premiums were received during the year, and no losses were incurred.

TORNADO INSURANCE, 1919.

Tornado insurance was carried on by sixteen companies—one British and fifteen Foreign companies, the total premiums received being \$75,646, and the losses paid, \$87,746 with \$158,719 unsettled losses at the end of the year. The total premiums for the period of twelve years are \$303,747 and total claims, \$344,804.

An abstract of tornado insurance will be found at page cciii.

PROVINCIAL LICENSEES.

In order that the figures of the entire Casualty insurance business in Canada might be brought together in this report, the Department has continued the practice of obtaining from the companies operating under Provincial licenses the essential items of their financial statements.

These figures will be found on page ccviii and may be summarized as follows:—

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CASUALTY INSURANCE.

(Including Business of Provincial Licensees.)

Companies.	Premiums Received.	Losses Paid.
	\$	\$
Dominion.....	16,150,386	8,170,039
Provincial.....	2,887,295	1,626,880
Totals.....	19,037,681	9,796,919

CLASSIFICATION OF LICENSED COMPANIES AND OF THEIR DEPOSITS.

At the present date (June 30, 1920), there are two hundred and forty-three companies under the supervision of this Department. The nature of the business transacted by them is as follows:—

Number of companies transacting life insurance.....	55
“ “ “ life insurance, assessment plan.....	17
“ “ “ fire insurance.....	142
“ “ “ accident insurance.....	34
“ “ “ combined accident and sickness.....	6
“ “ “ explosion insurance.....	15
“ “ “ forgery.....	3
“ “ “ guarantee insurance.....	22
“ “ “ plate glass insurance.....	25
“ “ “ burglary insurance.....	21
“ “ “ inland transportation insurance.....	17
“ “ “ sickness insurance.....	30
“ “ “ title insurance.....	1
“ “ “ tornado insurance.....	16
“ “ “ live stock.....	2
“ “ “ hail insurance.....	27
“ “ “ automobile insurance (including fire risk).....	56
“ “ “ automobile insurance (excluding fire risk).....	45
“ “ “ sprinkler leakage.....	9
“ “ “ steam boiler, fly wheel, lighting, etc....	8

The deposits for the protection of policyholders, held by the Honourable the Receiver-General, in trust for these companies, at June 30, 1920, amounted to \$151,334,153.98 in securities as follows:—

Canadian government securities.....	\$61,789,461 01
Canadian provincial securities.....	11,725,551 26
British government securities.....	12,770,340 11
British colonial securities.....	1,656,940 52
United States bonds.....	1,886,000 00
New York State bonds.....	55,000 00
Massachusetts bonds.....	315,000 00
Rhode Island bonds.....	100,000 00
California State bonds.....	25,000 00
Panama Canal bonds.....	3,000 00
Japanese government bonds.....	35,971 00
Belgian government bonds.....	164,320 20
Montreal harbour bonds.....	65,000 00
Canadian municipal securities.....	50,469 232 14
Bank stock.....	20,000 00
Loan companies' debentures.....	1,234,433 31
Canadian railway securities, guaranteed.....	7,860,687 99
Anglo-French.....	35,400 00
French rentes.....	1,122,816 11
Total.....	\$151,334,153 98

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There was also deposited with Canadian trustees, in conformity with the Act, \$27,365,982.60, making a total of \$178,700,136.58 for the protection of policyholders, being an increase since last report of \$18,523,312.15.

The distribution of the total sum of \$178,700,136.57 held, as above mentioned for the protection of policyholders among the different classes, is as follows:—

Life.....	\$ 124,689,888 69
Fire.....	15,606,279 90
Fire and miscellaneous.....	33,231,409 03
Accident, guarantee, plate glass, etc.....	5,172,558 96
Total.....	<u>\$ 178,700,136 58</u>

The total amount of premiums received in Canada for all forms of insurance excluding life insurance, was \$56,181,860, of which \$12,237,974 was received by Canadian companies, and \$43,943,886 by British and Foreign companies. The following summary shows the distribution of the premiums to the various classes:—

PREMIUMS, 1919 (EXCLUDING LIFE).

Fire.....	\$ 40,031,474
Automobile (including Fire Risk).....	1,524,279
Automobile (excluding Fire Risk).....	1,901,704
Personal Accident.....	2,044,083
Combined Sickness and Accident.....	950,071
Guarantee.....	1,138,882
Plate Glass.....	375,473
Steam Boiler.....	286,448
Burglary.....	321,862
Sickness (so far as separate return made).....	1,311,890
Inland Transportation.....	288,545
Liability.....	2,540,148
Sprinkler Leakage.....	65,172
Live Stock.....	98,599
Hail.....	2,712,776
Explosion.....	514,808
Tornado.....	75,646
Forgery.....	None
Total	<u>\$ 56,181,860</u>

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Or, dividing them according to the nationalities of the companies:—

	Canadian Companies.	British Companies.	Foreign Companies.	Totals.
	\$	\$	\$	\$
Fire.....	6,415,838	20,377,871	13,237,765	40,031,474
Accident.....	925,000	620,458	498,625	2,044,083
Combined Accident and Sickness.....	748,576	None.	201,495	950,071
Automobile (including Fire Risk).....	304,090	690,600	529,589	1,524,279
Automobile (excluding Fire Risk).....	806,147	800,367	295,190	1,901,704
Burglary.....	87,534	11,650	222,678	321,862
Liability.....	953,103	1,199,036	388,009	2,540,148
Explosion.....	19,090	1,933	493,785	514,808
Forgery.....	None.	None.	None.	None.
Guarantee.....	388,761	281,673	468,448	1,138,882
Hail.....	482,790	658,533	1,571,453	2,712,776
Inland Transportation.....	40,607	109,877	138,061	288,545
Live Stock.....	65,657	32,942	None	98,599
Plate Glass.....	159,424	114,334	101,715	375,473
Sickness.....	668,504	339,732	303,654	1,311,890
Sprinkler Leakage.....	None.	1,653	63,519	65,172
Steam Boiler.....	172,853	None	113,595	286,448
Tornado.....	None	1,179	74,467	75,646
Totals.....	12,237,974	25,241,838	18,702,048	56,181,860

LEGAL DECISIONS.

1. FIRE INSURANCE.

(a) *Maison inoccupée—Connaissance de l'assureur—Fausse représentation—Avis—Preuve—Terme—Renonciation—C. civ.—art. 2478.*

1. Si une demande d'assurance est faite pour une maison décrite comme résidence habitée, tandis qu'elle est inoccupée, il n'y a pas de fausses représentations rendant la police nulle, si l'assureur savait que cette bâtisse n'était pas occupée au temps de l'émission de la police et ne l'a pas été jusqu'au moment de sa destruction par un incendie.

2. L'assureur ne peut se prévaloir, dans le but d'échapper au paiement de l'indemnité, du défaut d'avoir rempli les conditions préalables stipulées dans la police, telles que l'avis à donner, la preuve à faire, le délai qui lui est accordé pour régler, lorsqu'il a positivement refusé de payer et décliné toute responsabilité.

Dec. 16, 1918.—*British Colonial Fire Insurance Company v. Rahal*—28 Rapports Judiciaires de Québec, 227.

(b) *Cancellation of Policy—Sufficiency of.*

A notice to insurance agents as follows: "I have just learned from Calgary that they have taken care of the insurance for the Allen, Moosejaw, etc., held to be under the circumstances sufficient notice of cancellation of the insurance under s. 11 of the Insurance Act (1915, Sask. stats., c. 15), although it did not request the cancellation of the insurance or cancel it by express words.

June 19, 1919.—Saskatchewan Court of Appeal.—*Cook-Henderson, Ltd. v. Allen Theatre*.—47 D.L.R., p. 357.

(c) *Statutory Condition 21—False Statement in Declaration—Claim Defeated.*

Statement in statutory declaration of claimant under a fire insurance policy held to be false within statutory condition 21 of The Fire Insurance Policy Act (as amended by ch. 35, 1915) and judgment of Mathers, C.J.K.B. (1918, 2 W.W.R. 541) dismissing the claimant's action sustained.

January 17, 1919.—Manitoba Court of Appeal.—*Kibczy v. The Home Insurance Company*—(1919), Western Weekly Reports, 423.

(d) *Arbitrage—Sentence arbitrale—Agent—Reconstruction—C. civ.—art. 1330, 2478, 2597—S. ref. (1909), art. 7034, 16, 18, 20, 21.*

1. Un contrat d'arbitrage signé par l'assistant-gérant d'une compagnie d'assurance et par l'estimateur de la compagnie comme témoin, indique que ce dernier n'a qu'une autorité limitée.

2. D'après la loi des assurances de Québec, si la compagnie d'assurance ne s'entend pas avec l'assuré sur le montant de l'indemnité, ils sont tenus de soumettre le différend à l'arbitrage; mais il ne s'ensuit pas de ce fait que la compagnie se soit engagée à payer la perte en argent ou qu'elle ait renoncé au droit que lui accorde son contrat, ou le paragraphe 8 de l'article 7084 des S. ref. (1909), de reconstruire elle-même la bâtisse incendiée.

Dec. 16, 1918.—Quebec King's Bench.—*The Phoenix Insurance Company of Hartford v. Lalonde*—28 Rapports Judiciaires de Québec, 237.

(e) *Subject matter—Occupied dwelling houses—Suspension of risk—Change material to risk.*

Several buildings were insured against fire by separate policies each of which expressed the risk to be on the building "while occupied by.....as a dwelling."

Held, affirming the judgment of the Appellate Division (41) Ont. L.R. 108; 39 D.L.R. 528), that a building used as a combined store and dwelling was not insured.

Held, also, Idington and Brodeur J.J. dissenting, that the contract was intended to insure occupied dwellings only; that the failure of the insurance agent to insert the name or description of the occupant was immaterial; and that the word "by" in the restrictive description quoted could be deleted as not required to express the intention and make the contract sensible. *London Assur. Corp. v. Great Northern Transit Co.* (29 Can. S.C.R. 577), followed.

To the knowledge of the insurer and insured the buildings were not completed when the policies were issued and could not be expected to be occupied for some time.

Held, Idington and Brodeur J.J. dissenting, that though the risk might presently attach to the unoccupied buildings, yet after they were once occupied the insurance would be suspended on any becoming vacant, and a loss occurring during such vacancy would not be covered.

The Appellate Division held that the insured was entitled to recover \$1,200 on each building actually occupied as a dwelling at the time of the fire, and ordered a reference to ascertain the amount due.

Held, per Davies, C. J., Anglin and Mignault, J.J., that as the basis of the claim was certain and the amount, once the facts were established, ascertainable by a mere arithmetical computation, the insured was entitled to interest on the sum eventually found due from the expiration of sixty days after the proofs of loss were furnished.

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Held, further, that the Supreme Court of Canada should not interfere with the discretion of a provincial appellate court in allowing issues of law arising on the documents and facts in the record to be raised though not pressed at the trial.

Dec. 23, 1918.—Supreme Court of Canada.—*S. M. Ross and other v. Scottish Union and National Insurance Company*—LVIII, Supreme Court, Reports, 169.

(f) *Policy—Conditions—Notice of loss—Proofs of loss—Irregularity—Relief—Specified delay to begin action—Action premature—“The Fire Insurance Policy Act,” R.S. Sask., 1909, c. 80, s. 2—“The Saskatchewan Insurance Act,” Sask. S., 1915, c. 15 s. 86.*

Insurance policies against fire were issued by the companies respondent on buildings owned by the appellant Shepard with loss, if any, payable to the appellant bank, assignee of a mortgage on the property. The buildings were subsequently destroyed by a fire occurring on the 1st or 2nd April, 1915, of which the agent of the bank informed the companies respondent. In the course of their investigation they suspected some incendiary origin and declined payment for a considerable period. The proofs of loss were furnished on the 29th February, 1916. The statutory condition No. 13 required that the assured should “forthwith” give notice in writing to the companies, and, “as soon afterwards as practicable,” deliver a detailed account of the loss accompanied by a statutory declaration as to the truth of his statements. According to another condition, no action could be brought after the expiration of one year from the date of the loss. The statutory condition No. 17 also provided that “the loss shall not be payable until thirty days” in the case of one policy and sixty days in the case of the other policy “after completion of the proofs of loss.” The present actions were commenced on the 22nd March, 1916, before the lapse of the required period, in order that they might be instituted within one year from the date of the fire.

Held, that this court should not interfere with the discretion exercised by the trial judge in deciding that the non-performance of condition No. 13 had been due to mistake and that relief should be granted to the assured under sec. 2 of “The Fire Insurance Policy Act.”

Per Idington J.—As the notice was not given “forthwith after loss” and the proofs were not delivered as soon afterwards “as practicable,” they cannot be regarded as made in compliance with the terms of the policy and, therefore, cannot be used to fix the time when the actions should be brought.

Per Anglin and Cassels JJ.—The proofs of loss became of value and were “completed” only when the trial court exercised its statutory power to give relief; and the effect of granting it was to put the assured in the same position for all purposes as if the proofs had been furnished as required by the statutory condition No. 13. Accordingly, the respective periods, prescribed by statutory condition No. 17, should be deemed to have elapsed and the loss under each of the policies to have been payable before the action upon it was begun.

Per Mignault J. (dissenting).—Sec. 2 of “The Fire Insurance Policy Act” did not give power to the courts to relieve against the requirements of statutory condition No. 17.

Judgment of the Court of Appeal (11 Sask. L.R. 259; 42 D.L.R. 746), reversed, Davies C. J. and Mignault J. dissenting.

May 6, 1919.—Supreme Court of Canada.—*Robert Shepard and The Merchants Bank of Canada v. The British Dominions General Insurance Co. of London, England—Robert Shepard and The Merchants Bank of Canada v. Glens Falls Insurance Co. of Glens Falls, New York.* LVIII Supreme Court Reports, 551.

(g) *Assignment of insured property—Written Permission of Company not endorsed on Policy—Validity—Ontario Insurance Act.*

Where insured property is assigned without the written permission of the insurance company being endorsed on the policy, the policy becomes void under statutory condition 3 of the Ontario Insurance Act, R.S.O., 1914, c. 183, s. 194.

Dec. 20, 1918.—Ontario Supreme Court, Appellate Division.—*Staddon v. Liverpool-Manitoba Assurance Co.*—47 D.L.R. p. 473.

(h) *Interest—Ownership—Promise of sale—Other insurances—Waiver—C. C., Art's. 1478, 2474, 2771.*

1. Where the lessee of machinery and goods, with the right of acquiring ownership thereof after full payment of stipulated lump sum, insures them in an insurance company, he describes sufficiently his interest in these moveables by stipulating that, in case of fire, the amount of indemnity shall be payable to his lessor, as his interest may appear.

2. The insurance company, in such a case, has no right to ask that the policy should be declared null, because the lessee had not, at the time of the contract of insurance, become owner of the goods by paying in full the sum agreed upon.

3. If an undisclosed blanket policy is not taken by the insured who ignored its existence, but by another interested person for his personal benefit, it is not a ground to annul the policy.

4. Where an insurance company agrees to pay the amount fixed by its own adjusters, and furnishes to the insurer its own form to sign the receipt thereof, it waives its right to plead want of interest in the insurer and non-disclosure of previous policies.

Dec. 7, 1918.—Superior Court, Montreal.—*Toronto Type Foundry Company v. Alliance Assurance Company, and Ginsberg, mis en cause.*—55, Quebec Reports, 483.

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(i) *3 Geo. V., c. 26—Remedial Provision—Imperfect Compliance with Conditions—Equitable relief.*

In an action to recover the amount of a loss on a fire policy, tried by a judge without a jury it was admitted that no notice in writing of the loss was given and no proofs of loss were furnished by the insured, as required by the policy, but it was proved that shortly after the fire the insured told the agent of the company who affected the insurance that the insured building had been totally destroyed by fire, and asked what he had to do in reference to it, and the agent replied that he (the agent) would notify the company, through his office, and it would probably send somebody to adjust the loss. The agent did notify the company, and it sent an adjuster to examine into the circumstances of the loss, who reported against paying, on grounds other than the want of notice or proofs of loss.

Held, per Sir J. D. Hazen, C.J. and Grimmer, J., affirming the judgment of the trial judge, Barry J. dissenting, that the remedial provisions of section 7 of The Fire Insurance Policies Act, 3 Geo. V., c. 26 (1913), were, under the facts proved and found, properly applied, and that it would be inequitable that the insurance should be considered forfeited because of the non-compliance with the conditions of the policy in respect of notice and proofs of loss.

Per Barry J., that in order to entitle the plaintiff to the equitable relief contemplated by the section, there must be some attempt at compliance with the conditions, and the facts as proved afforded no reason to warrant the trial judge in holding that there had been an imperfect compliance with the conditions which rendered it inequitable that the insurance should be decreed forfeited.

Feb. 14, 1916.—New Brunswick Appeal Court.—*Wetmore v. British and Canadian Underwriters of Norwich, England.*—XLVI, New Brunswick Reports, 304.

2. ACCIDENT INSURANCE.

(j) *Employer's liability—Conditions of policy—Accident—Immediate notice—Delay in giving same—C. C. Arts. 2468, 2471.*

Where the liability of the insurer, by a policy of employers liability insurance, has been made dependent upon the giving by the assured party of immediate notice of any accident covered by the policy, a delay of fifty-three days in giving notice of an accident entails forfeiture of the right of the assured to claim in respect of such accident.

Nov. 11, 1918.—Quebec King's Bench.—*Merchants and Employers Guarantee and Accident Co. v. Parent.*—28 Quebec Reports, 310.

(k) *Accident—Term of Contract—Accidental Injury—Failure to Notify Company of Change of Occupation—Liability of Company.*

The plaintiff was insured against "loss resulting from bodily injuries effected directly and independently of all other causes through accidental means and as the direct result of some cause not attributable to the assured's state of health." The plaintiff suffered permanent injuries causing "auricular fibrillation" of the heart, in a fight, in which he was not the aggressor, and the court held the company liable under the above clause; the disability being the direct cause of the fight even if the plaintiff's heart had been slightly affected, without his knowledge before that time, also that the plaintiff's change of occupation to a more hazardous one without disclosure to the company did not, under the circumstances, avoid the policy.

(*Fidelity & Casualty Co. of New York v. Mitchell*, 36 D.L.R. 477, (1917) A. C. 592, applied and followed.)

Oct. 15, 1918.—Ontario Supreme Court, Appellate Division.—*Morran v. Railway Passengers Ass'ce Co. of London, England.*—44 D.L.R., p. 646.

(l) *Insolvency—Employers' Liability Policy—Action for Injury to Employee—Assignment for Benefit of Creditors by Employer Pending Action—Judgment of Employee Paid by Assignee—Action by Assignee on Policy.*

An employers' liability policy provided that no action could be instituted against the insurer to recover unless it should be brought for loss actually sustained and paid in money by assured in satisfaction of a judgment after trial.

An accident occurred to an employee of assured and an action was instituted against assured. While the case was pending assured made an assignment for the benefit of creditors under *The Assignments Act*. Judgment having been rendered in favour of the employee, the assignee paid the amount with money handed to him by another party and brought action under the policy.

Held, affirming judgment of Court of Appeal for Manitoba which affirmed judgment by I'rendergast, J. (1917) 2 W.W.R. 1120 that the assignee should recover. The insurer's contingent liability for the amount of the employee's judgment existed when the assured made the assignment, the correlative contingent right of the assured passed to his assignee, and payment of the judgment by the assignee converted the latter into an absolute right, enforceable for the benefit of the estate, and the former into an absolute liability.

The insurer's liability is not measured by the amount of the dividend to which the employee would ultimately have been entitled on a distribution of the estate had his judgment not been satisfied (*In re Law Guarantee, Trust & Accident Society; Liverpool Mortgage Insur. Co's. Case* (No. 2.) (1914) 2 Ch. 617, and other authorities referred to).

December 9, 1918.—Supreme Court of Canada.—*Newton v. North American Accident Insurance Company.*—(1919) 1, Western Weekly Reports, 317.

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3. EXPLOSION INSURANCE.

(m) The decision of the Court of King's Bench of Quebec in the appeal case Guardian Assurance Co., Limited v. Curtis & Harvey (Canada) Limited, is one of the most important of the year, both from the standpoint of the amount involved and the interest attaching to the question of fire companies' liability for explosion damage. The judgment and Hon. Mr. Pelletier's notes are given herewith in full. It is understood that an appeal has been taken to the Judicial Committee of the Privy Council.

THE GUARDIAN ASSURANCE CO. LIMITED,

*Defendant Superior Court,
Appellant.*

CURTIS'S & HARVEY (CANADA) LIMITED AND J. LEONARD AP'EDAILE.

*Plaintiffs in the Superior Court,
Respondents.*

The Court having heard the parties by their respective Counsel, examined the record and on the whole maturely deliberated;

Considering that there is error in the final judgment given by the Superior Court on the 13th February, 1919, maintaining the action and condemning Defendant Appellant to pay the whole of the amount claimed;

Considering there is also error in the two interlocutory judgments of April 26, 1918, and December 2, 1918, maintaining Plaintiff's inscription in law against part of Defendant's Plea and rejecting Defendant's motion for leave to amend its Plea;

Considering that the Insurance Policy contains a clause in virtue of which Defendant is liable for damages caused by fire, but not for those resulting from explosions;

Considering that the said clause was inserted in the Policy at the request of the assured and that consequently there has been on that point a special agreement between the parties and the contract;

Considering that such an agreement is not contrary to public order or good morals, but that it is valid, prohibited by no law and may be legally entered into by parties having capacity to contract;

Considering that the Provincial Statute invoked by Respondent has been passed to prevent the assured being taken by surprise and also to prevent the Insurance Companies from imposing conditions to which assured has not assented; but that the Statute does not prevent and limit liberty of contract between parties capable of contracting.

Considering that Defendant Appellant must be condemned to pay the damages caused by fire, but not those resulting from explosions;

Considering that the parties have both erred in contending that the action should be dismissed or maintained for the whole and that consequently the proof does not sufficiently distinguish between the damages caused by the fire and those resulting from explosions;

Considering that it is impossible to render judgment without such proof being made;

The final judgment dated February 13th, 1919, is reversed as well as the said interlocutory judgments rendered on the 26th April, 1918, and December 2nd, 1918, and proof is ordered before adjudicating on the inscription in law and the motion of leave to amend is granted without costs (with leave to the Respondents to answer the amended plea);

It is ordered that record be transmitted to the Superior Court to complete the evidence already on record,

First, on the allegation of the Plea which is restored thereto;

Second, on the allegation added by the motion to amend;

Third, on the quantum of damages resulting from fire and from those resulting from explosions;

Costs in the Superior Court are reserved, but Respondent is condemned to the costs of appeal.

Copy of Notes of Judge Pelletier.

These are two cases of the highest importance not only on account of the amount in issue, but also because these are test cases the decision of which would influence judgments to be rendered in a great many other cases, which are suspended pending our decision.

The total amount in issue is \$600,000.

Plaintiff's claim is based on the loss resulting from a disaster which happened to their Explosive Factory situated at Dragon near Rigaud, on the 18th of August, 1917. The whole place was razed and destroyed.

Now the Plaintiff which has become insolvent claims through its Liquidator, the payment of Insurance Policies. The Court duly has upheld both suits, hence the two appeals, which are now before us.

The cases rest on the interpretation of the Insurance Policies and the Law which governs them and a difficulty, in fact the main difficulty arises from the fact that the Insurance Policies contained a clause which reads as follows:—

"Warranted free of claim for loss or damage caused by explosion of any of the *material* used on the premises."

The Insurance Policy is one against fire only.

Now according to the evidence, there has been not only a fire, but explosions.

The Plaintiff takes the stand that the fire was the principal and initial cause; that the explosions were only incident resulting from the fire and consequently since the whole has been destroyed, it is entitled to the full amount covered by the Insurance Policies.

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The Insurance Companies take the following stand as formulated in one of their factums:—
 "Appellant was prepared to pay its proportion of the loss resulting directly from the fire up to the moment of the first explosion and for any other loss by fire, entirely independent of explosion, but Respondents have taken the position that they do not attempt to prove any loss by fire independent of explosion, but demand payment of the entire loss or nothing."

Respondent admits that an important part of what was insured had been destroyed by fire only and this is what it says on the subject in its factum.

"The following buildings containing large quantities of T.N.T. were wholly destroyed by fire, *without an explosion* of the T.N.T.; Magazine D 13; T.N.T. 12; T.N.T. 9; T.N.T. 11; T.N.T. 13; Magazines D 14 and D 15."

"Other than the buildings above enumerated, the following buildings were destroyed *by fire alone*; the whole of the "A" group; Tank Nos. 1, 2, 3, 4, 5, 6, 7, and 8; Power Houses Nos. 6, 7, and 8; Buildings over Tank 37, 38, 39, 40, and 41; Tank No. 101; s 4, s 3, s 5, and s 6; w 25; s 1 and s 2; w 21, s 7; Nos. 1, 2, 3, 4, and 5; the whole of the g. c. group T.N.T. 1, 8 N.T. 2; No. 10; s 8; d 11; d 9; d 13; d 14; d 15; c 25, c 26, c 1, T.N.T. 8, 9, 10, 11 and 12."

However nobody denies, in fact, both parties practically admit that part of the destroyed was due to explosions.

If there were only the Insurance Policies, these cases could be decided more easily since it would be sufficient for us to read together all the conditions of the contract and give them the interpretation which would result from the whole, but the question is complicated by the Provincial Statute governing this matter.

To avoid that insured parties be taken by surprise or becoming the victims of clauses unjustly inserted in Insurance Policies, the Legislature of Quebec has enacted a law which was declared to be valid by the judgment of the Privy Council in the case of Citizen Insurance Co., and Parsons (7 Appeal Cases page 119) which holds among other things that Insurance Companies are bound to print on their Policy and as one of the conditions thereof, the following clause.

"The Company shall make good loss caused by the explosion of gas in a building not forming part of the gas-works and *all other loss caused by any explosion causing a fire and all loss caused by lightning, even if it does not set fire.*"

An Act adds that if an Insurance Company wishes to vary this clause it must do so in such a manner as to call attention thereto and with an ink different from that used for the body of the Policy. The Statute adds that if the Insurance Companies take advantage of their right to vary Clause 11, the Courts shall have the right to decide whether such change or variation is unjust and unreasonable in which case the Insured shall not be bound.

The two Insurance Policies which we have before us differ considerably on the subject. The North British and Mercantile has printed on its Policy and as one of the conditions thereof Section 11 of the Provincial Statute, which I have just cited, but on the other hand, it has declared in the same Policy and that in the manner provided in red ink the following:—

"This Company is not liable for loss caused by explosion of any kind, unless fire ensues *and then for loss or damage by fire only.*"

The Guardian Insurance Company on that score is in a different position. It has printed on its Policy Clause 11 of the Provincial Statute, but it did not take advantage of the right to change it by another clause in red ink, consequently it remains that clause 11 forms part of the conditions of its Policy.

The trial Judge took advantage of that fact to condemn the Guardian Insurance Company. As to the North British and Mercantile Insurance Company, the trial Judge has declared that the Provincial Statute had not been followed to the letter, a fact which seems to me hard to admit, but that in any event he had come to the conclusion that the clause so changed was unjust and unreasonable and consequently did not bind the insured.

The first point which arises is the following:—

"Does the Provincial Statute apply to the case in question?"

I come to the conclusion that the question must be answered in the negative. To answer it in the affirmative, we must presume that the Legislature violating an inalienable principle has interfered with liberty of contract. No principle is more generally admitted, recognized and considered as a sacred right than that except in cases against public order or morals, their contract is the law of the contracting parties.

It cannot be presumed that the Legislature is anxious to depart from this rule.

Certain Insurance Companies took advantage of their experience and cleverness to insert in their Policies a series of interminable clauses which enabled them to collect premiums, but protected them almost completely against payment of the Policies in the event of disaster. This was printed in small letters somewhere on the Policy, which was very wrong and the unwary assured did not take the trouble to read it, hence then good faith was taken by surprise.

It is on that account of that state of things and to remove the abuses resulting therefrom, that the Provincial Statute has been passed and it must be observed that it has left to the companies the right to impose conditions, providing they are inserted in such a way as to be readily seen and not oppressive. Such interpretation is reasonable. It is that which was adopted by Sir Montague Smith who delivered judgment on the Privy Council in the case of Citizen & Parsons when he said among other things that the object of the Provincial Statute was to prevent the companies from imposing "*with conditions of their own*" a contract which the assured had not had the intention to enter into. Does this happen in the present case, I do not think so.

The clause above cited which is found in the Insurance Policies "*warranted free of loss for loss or damage caused by explosion of any of the material used on the premises*" is not a condition which the Policy imposed upon the assured without his knowledge or consent for it

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is the assured himself who demanded (that is not denied) that that clause be inserted in the Insurance Policy. Therefore, Respondent could not be taken by surprise, such is the contract he has willed, demanded and obtained.

The contract was not contrary to public order or good morals and the parties insured had the right to make it, the Provincial Statute did not go the length of forbidding it.

The reason of such a contract is easy to see by demanding an insurance against fire only and guaranteeing that he would not claim anything for explosions.

The Respondent obtained a policy which cost him much less as far as the premium is concerned than a Policy of insurance against explosions.

I shall discuss later from another standpoint this aspect of the question.

We must therefore read the Insurance Policy as validly containing terms not to claim for losses or damages resulting from explosions.

If the clause is valid, it must be given effect thereto. If not, the contract is destroyed on its very foundation, then it does not exist and the Companies could free themselves therefrom from reimbursing the premiums received.

Proceeding therefore to read the Policy which first insured only against fire and secondly declares that no damages resulting from explosion are payable, we must now consider the fact that clause 11 of the Provincial Statute is found in both Policies.

As to the North British and Mercantile Company, clause 11 has been changed as allowed by the Statute and consequently the only damage due is that which results from an explosion causing a fire and only from the loss caused by the fire. Now there is not in the record sufficient evidence to make the necessary distinction on that score.

The Respondent took the stand that it is entitled to the whole amount of the insurance even for the part of the loss which is caused by explosion and it is consequently impossible to find in the record proof permitting us to condemn the Insurance Companies in the amount of damages caused by the fire independently of explosions.

It was for the insured to adduce that proof and to make the necessary distinctions. This may be done since as seen by the quotation herein above made from Respondent's Factum, Respondent admits that a great part of the damage results from the fire alone.

I admit that it is more difficult to make the distinction as to damages caused jointly by the explosions and by the fire, but Respondent should have made the best possible evidence and the Court would have weighed it.

As to the Guardian Insurance Company since Clause 11 of the Provincial Statute forms part of the Policy and consequently of the contract, it must be read with the Clause "Warranted Free of Claim, etc." and what is the result? To answer this question one must compare these two clauses by placing them alongside each other and reading them together. As far as I am concerned this operation brings me to the following conclusion, an explosion arises causes fire on the left hand side of the buildings where it happens, then the Insurance Company is responsible, but on the right hand side of the buildings where it happened it did not cause the fire, it merely broke or destroyed, then there is no liability on the part of the Insurance Company. Therefore here again (but the proof will be more difficult to make) the proof should establish the facts as well as possible in order that the Insurance Company be condemned to pay for the damage resulting from the fire caused by the explosion and be not condemned to pay for what was destroyed by the explosion without the intervention of the fire. It may be answered, everything was burnt down, but if any part of the buildings insured was burnt down after having been destroyed by the explosion, the Insurance Company in my opinion, would only be liable for the difference in value between the buildings or rather their debris demolished and dispersed by the explosion and the value that the whole had as a building.

I shall now search the origin and causes of the fire.

Both parties agree to say that the fire caused the explosion. They are both interested in taking that position. The Plaintiff's because it enables them to claim that the explosions were merely incident of the fire and the Appellants because it enabled them to pretend that they do not fall under Section 11 of the Provincial Statute since the latter only provides for a fire caused by an explosion and not for an explosion caused by a fire.

A superficial reading of the evidence seems at first sight to justify both parties in their contention that explosions were caused by fire, but a careful examination of the question enables me to reach a different conclusion, that a fuller and more careful trial would confirm and corroborate.

No fire arose in the establishment from other sources than "material used on the premises which are mentioned in the warranty clause."

The buildings which caught on fire were not buildings where this material was not and the fire was not communicated to the material in question. On the contrary, it is the material covered by the Warranty Clause which ignited probably by reason of the gas which it contained. The heat becoming more and more intense has apparently caused the alleged fire which was nothing else than the explosion which fomented in the material, indeed at a given moment the material exploded lifting with violence the roof which contained it although the same was held by iron clamps.

Under the circumstances, can we say that it was fire which caused the explosion or must we not rather reach the conclusion that it is the material which caused the accident? The latter view is supported by the following facts which are proved beyond question.

The accident originated in the building marked on the plan T.N.T. 4. There were in that T.N.T. 4 six nitrators. It is in nitrator six that the explosion was fomented and took place. Now in that nitrator, were found precisely the material covered by the Warranty Clause.

The logical conclusion to be deducted therefrom may be easily understood.

Indeed explosions have played in all this a great part. To convince oneself thereof, it is sufficient to read thereof the version of witness Crutchlow heard on behalf of the Plaintiff's and particularly what he says on page 161 of the appendix.

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The main explosion was so strong that although all the workmen were out, it knocked them all down and the witness in the same page adds that there have been constantly afterwards explosions at intervals for an hour and a half, in short, the explosions were the principal cause of the fire.

To presume we are in the presence of a valid and legal contract agreed upon by parties capable of contracting and we must give effect to this contract by condemning to pay what was destroyed by fire; and by refusing to condemn to payment of damages which the Insured had promised not to claim.

Parties have fallen in a common error on that score and as a result the proof is incomplete. I think we should send back the record to have it completed.

These cases have two other more aspects, Appellant in Paragraph 8 of their defense have alleged the following:—

"That it was not the intention of the parties to the said contract either that the Company Defendant should insure or that the said Curtis's & Harvey (Canada) Limited, should be insured against loss or damage caused by explosion upon the premises of the said insured and the contract was entered into and the rate of the premium or consideration therefor was established and agreed to upon such understanding and agreement."

The above paragraph was met by a demurrer which was upheld and consequently in spite of their efforts, the Appellants were unable to prove the above paragraph of their pleas. I think the judgment on the demurrer was erroneous. We are in the presence of a contract which is not very clear and the interpretation whereof is difficult.

I am of opinion that under the circumstances it would have been useful for the decision of the case that the proof of Paragraph 8 should have been adduced, if possible.

The buildings to be insured were buildings wherein there was a considerable risk on account of that dangerous explosive material. The parties knew it and the Insurance Policy says so. Now if making a contract which they have a right to make, the parties intended that the Policy should not cover dangers resulting from explosions, if the insured has selected to pay a smaller premium on that account and if the Insurance Companies have accepted that smaller premium because explosions were excluded from the risk, there has been between the parties an agreement which we can only ignore by declaring that one party shall pay more than he agreed to pay.

Further more the Appellants have before the proof and hearing of the case, moved to amend their plea by adding thereto the following paragraphs:—

"That said Defendant had not and has not any power, right or authority, to enter into a contract of explosion insurance in Canada and denies that it ever entered into such a contract or that the said contract can be made or construed to include the same and Defendant denies that it ever demanded or was paid by Plaintiff's any premium or consideration for explosion insurance."

The above motion was refused. According to me it should not have been so refused because the whole of all these facts is not too much to enable us to reach a satisfactory conclusion. On the whole, I am of opinion, First, to reverse the final judgment of the Superior Court; Second, to reverse the judgment which rejects the motion for leave to amend the interlocutory judgment which maintained the demurrer; Third, to order that the record be sent back to the Superior Court to enable the parties to prove. A, the Allegations of paragraph 8 of the Defendant; B, the Allegations of the amendment which has been rejected and should have been allowed for the value of the building which had not been affected by explosions and of the loss which merely results from fire; D, the value of the buildings destroyed by these explosions and the value of the material after such destruction; E, the total amount of the damage caused by the explosion and the total amount of the damage not caused by such explosions.

The cost in the Superior Court should be reserved, but the cost of appeal should be against the Respondents.

4. MARINE INSURANCE.

(n) *Effect of Statement made on negotiating for Insurance—Whether Representation or mere expression of Expectation or Belief—Whether in the circumstances the policy attached.*

In an interview between plaintiffs' agent and defendants' agent in arranging for defendants insuring plaintiffs' goods while being towed on scows the question arose whether the scows were to be towed singly or together, a higher rate applying in the latter case. During the interview plaintiffs' agent telephoned the master of the towing tug and, on the latter agreeing to tow singly without extra charge, informed defendants' agent that the scows would be towed singly and the policy was issued at the lower rate. The scows were not towed singly and one was lost. *Held*, (affirming judgment of Clement, J., Martin, J.A., dissenting) that plaintiffs could not recover on the policy. Per Macdonald, C.J.A.: What was said at the interview by plaintiffs' agent after telephoning amounted not merely to an expression of expectation or belief but to a representation known in marine insurance law as a "promissory representation" which though by word of mouth only afforded an answer to plaintiffs' claim. Per Gallihier, I.A., (taking same view as trial Judge): The risk undertaken was for single scows and there was in the circumstances no insurance of the goods on the lost scow.

April 1, 1919.—British Columbia—Court of Appeal—*Brooks-Scaulon O'Brien Company, Limited v. Boston Insurance Company*—2 Western Weekly Reports—p. 129.

(o) *Dry-dock—Lease of—Covenant to insure—Insurance not obtained because of method of user—Destruction—Measure of compensation—Fraud.*

By the terms of the lease of a dry-dock the lessee agreed to use it in its construction work on caissons and other similar work; and also to have it insured for the benefit of the lessor

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in some company or companies satisfactory to the lessor, against both marine and fire risks and to deliver it in good condition at the end of the term.

The dry-dock was used in connection with the construction of a break-water and ocean pier, and such use was largely one of experiment, and owing to the method of user no insurance could be obtained although its seaworthiness was demonstrated by its weathering a gale while being taken to the place where it was to be used. The dock, during the work, collapsed and became a total wreck.

It was admitted that the dock was lost past recovery, that the rent due under the lease had not been paid and that the insurance had not been effected. Their Lordships held that these breaches gave the lessors the right to retake possession of the dock and terminate the lease, and the institution of proceedings with a clause for rent, up to the writ and subsequent damages was sufficient evidence of the lessor's intentions in this respect, and the lessor was justified in bringing the action although the term of the lease had not expired.

The substance however to which their Lordships looked was a claim for the value of something that had been lost in circumstances rendering the lessee contractually responsible for its value and this could be maintained.

The covenant to insure "against both marine and fire risks" was construed to mean against the "hazards of the sea" during the term of the lease and not merely against risk in its journeys by sea, but if it had been effected it could not have covered a loss inevitable in the circumstances due to the unfitness of the structure and entirely dissociated from any peril by wind and water.

(*E. D. Sassoon & Co. v. The Western Assce. Co.*, (1912) A.C. 561; *Wilson v. The "Zantho"* (1887), 12 App. Cas. 503, applied; *Seattle Construction Co. v. Grant Smith*, 44 D.L.R. 90, affirmed; see also 45 D.L.R. 476.)

July 24, 1919.—Judicial Committee of the Privy Council—*Grant Smith & Company and McDonnell, Ltd. v. Seattle Construction & Dry-dock Co.*—*Seattle Construction and Dry-dock Co. v. Grant Smith and Co. and McDonnell, Ltd.* 48 D.L.R. 172.

LEGISLATION.

1. DOMINION LEGISLATION.

(1) The only general insurance legislation passed by the Dominion Parliament during the year 1919 was an Act to amend the Insurance Act, 1917, respecting fraternal benefit societies.

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An Act to amend The Insurance Act, 1917.

(Assented to 7th July, 1919.)

His Majesty, by and with the advice and consent of the Senate and House of Commons of Canada, enacts as follows:—

1. (1) Section two of *The Insurance Act, 1917*, chapter twenty-nine of the statutes of 1917, is amended by adding to paragraph (d) thereof the following:—

"and includes any fraternal benefit society as defined by this Act."

(2) The said section is amended by inserting immediately after paragraph (h) thereof the following:—

"(hh) 'fraternal benefit society' means a corporation having representative form of government, and incorporated for fraternal, benevolent or religious purposes among which purposes is the insuring of the members, or the dependent children of the members, thereof, exclusively, against sickness, disability or death, and includes a corporation incorporated on the mutual plan for the purpose of so insuring the members, or the dependent children of the members, of such a corporation exclusively."

2. (1) Subparagraphs (d), (e) and (f) of paragraph (ii) of subsection one of section three of the said Act are repealed and the following is substituted therefor:—

"(d) to any contract entered into, or any certificate of membership or policy of insurance issued, in Canada, prior to the date of the coming into force of this Act, by any fraternal benefit society which prior to the said date was not required to obtain a license from the Minister and which does not on or after the said date obtain such a license."

(2) Subsection three of the said section is repealed.

3. The sub-title *Assessment Life Insurance Companies* immediately preceding section one hundred and five of the said Act and sections one hundred and five to one hundred and sixteen both inclusive, of the said Act are repealed and the following are substituted therefor:—

"PART II A.

FRATERNAL BENEFIT INSURANCE.

"105. This Part applies only to fraternal benefit societies, but does not apply to any such society incorporated under the laws of any province of Canada and not licensed under this Part.

"106. (1) The Minister may grant to any fraternal benefit society, which has complied with the requirements of this Act preliminary to the granting of a license, a license authorizing the society to undertake with its members the contracts of life, disability and sickness insurance specified in such license, subject to the provisions of this Part and to the terms of the license,

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(2) Every fraternal benefit society which at the date of the coming into force of this Act is licensed or registered under *The Insurance Act, 1917*, shall, without application therefor, be deemed on the said date to be licensed as a fraternal benefit society under this Part and shall be subject to the provisions thereof.

(3) Every society licensed under the provisions of this Part shall, when so licensed, be exempted from the provisions of sections thirteen, fourteen, forty-three, eighty and eighty-one of this Act.

(4) No fraternal benefit society shall be licensed under this Part if it is in effect the property of its officers or collectors or belongs to any private proprietary, or if it is conducted as a trading or mercantile venture, or for purposes of commercial gain.

"107. (1) Every fraternal benefit society shall before a license is issued to it under this Part, file with the Superintendent, in addition to the other statements and documents required by this Act to be filed, a report made by an actuary, appointed by the society, including therein, in such detail as the Superintendent may require, the results of an actuarial valuation made by the said actuary as at the next preceding thirty-first day of December or such later date as the Superintendent may specify, of each of the benefit funds maintained by the society having regard to the prospective liabilities of, and contributions to, each fund; and such report shall include a declaration by the said actuary that in his opinion the assets of the society applicable to each fund, taken at the value accepted by the Superintendent, together with the premiums, dues and other contributions to be thereafter received from the members according to the scale in force at the date of the said valuation, are sufficient to provide for the payment at maturity of all the obligations of the fund without deduction or abatement. The society shall also file with the Superintendent a statement of its condition and affairs in such detail as the Superintendent may require, as at the date of the said valuation.

(2) Every such society shall before the issue of such license deposit with the Minister in such securities as are specified in sections fifteen and sixteen of this Act the sum of ten thousand dollars.

"108. Any fraternal benefit society incorporated, and having its head office, outside of Canada, which has before the passing of this Act transacted insurance business in Canada, and having at the said date policyholders in Canada, and which is unable to furnish a declaration by an actuary as required by the last preceding section, may, nevertheless, subject to the other provisions of this Part, be deemed eligible to receive a license under this Part, if it establishes to the satisfaction of the Superintendent that its by-laws and rules make reasonable provision by its rates of premiums for the maturity of its policies to be issued after the date on which such license is obtained without deduction or abatement and without increase in the number or amount of the premiums payable according to the scale in force at the said date.

"109. (1) Any fraternal benefit society incorporated under the laws of any province of Canada which is unable to furnish a declaration by an actuary as required by section one hundred and seven of this Part may, nevertheless, subject to the other provisions of this Part, be deemed eligible to receive a license under this Part if it deposits and keeps deposited with the Minister an amount, applicable solely to the policies issued in Canada after such license is issued, at least equal to the reserve on such policies and all other liabilities of every kind in respect of such policies, such reserve being calculated on the basis of such mortality and other tables as the Superintendent deems proper and a rate of interest not exceeding four per cent per annum; or if it establishes to the satisfaction of the Superintendent that the members effecting insurance with the society after the date of the issue of such license will be included in a separate class having for their protection exclusively assets sufficient, with the premiums, dues and other contributions to be thereafter received from the members of such class, according to the scale in force at the said date, to provide for the payment at maturity of all obligations under the society's contracts held by the members of such class without deduction or abatement.

(2) Before a license is issued to any such society under the provisions of this section the Superintendent shall satisfy himself that the application therefor has been authorized by resolution of the chief governing body of the society.

"110. Any license issued under the provisions of the two next preceding sections may be renewed from year to year until the thirty-first day of March, one thousand nine hundred and twenty-five, but on and after the said date such license shall be renewed only if the society then complies with the provisions of section one hundred and seven of this Act.

"111. If any fraternal benefit society which obtains a license under this Act is incorporated and has its head office outside of Canada, its liabilities to policyholders in Canada shall, for the purposes of section twenty of this Act, be deemed to be its liabilities in respect of Canadian policies issued since the date on which a license is first obtained under this Act, including a reserve based on such mortality and other tables as are, in the opinion of the Superintendent, applicable and a rate of interest not exceeding four per cent per annum, and the policyholders in Canada of any such society shall, for the purposes of section forty-two of this Act, be deemed to be the holders of such policies.

"112. (1) The annual statements deposited in the Department under the provisions of this Act, by every fraternal benefit society incorporated within Canada and licensed under this Part, shall be in the form A in the schedule to this Act, with such changes therein as the Superintendent may from time to time deem necessary to better exhibit the condition and affairs of the society and the state of its various funds.

(2) The said annual statement shall include in the liabilities a reserve for the mortuary benefits in which all the factors entering into the calculation are based upon the National Fraternal Congress table of mortality and four per cent interest or such higher reserve as the society is required by its Act of incorporation to maintain, and shall contain a report made by an actuary appointed by the society, including therein, in such detail as the Superintendent

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may from time to time require, the results of an actuarial valuation, as at the date of the statement, of each of the benefit funds maintained by the society, having regard to the prospective liabilities of, and contributions to, each fund, and the actuary shall certify as to each fund that, in his opinion, the reserve shown by such valuation, together with the premiums, dues and other contributions to be thereafter received from the members according to the scale in force at the date of valuation, is sufficient to provide for the payment at maturity of all the obligations of the fund without deduction or abatement.

(3) The reserve shown by such valuation, in respect of the funds other than the mortuary fund, or at the option of the society any higher reserves, shall be entered as liabilities of the funds, and if the valuation of the mortuary fund made by the actuary shows a reserve lower than that prescribed by the last preceding subsection to be included in the liabilities, the said lower reserve may be substituted therefor.

(4) The annual statement of Canadian business deposited in the Department under the provisions of this Act by every fraternal benefit society incorporated, and having its head office outside of Canada and licensed under this Act, shall be in the same form, so far as applicable, as is required of such societies incorporated within Canada. The annual statement of general business deposited by such society shall comply with the provisions of subsections two and three of this section.

(5) Any statement mentioned in this section shall, to the extent the Superintendent may require, show separately the business in respect of policies issued in Canada after the date on which a license was first obtained under this Act.

"113. (1) If it appears to the Superintendent, from the annual statement filed with him or from any examination or valuation made in pursuance of this Act, that the assets of any fraternal benefit society licensed under this Act, or of any benefit fund thereof, are insufficient to provide for the maturity of its policies without deduction or abatement or without increase of premiums or additional premiums, he shall make a special valuation of the policies of the society, and if the result of such valuation confirms him in his opinion, he shall make a special report to the Minister on the condition of the society and shall in such report show the amount of the deficiency in the society's assets.

(2) If the Minister after consideration of the said report concurs in the opinion of the Superintendent, he shall request the society within such time, not exceeding four years, as he may prescribe, to make such increase in its premiums or such reduction in the benefits payable under its contracts or otherwise, as will make good the deficiency.

(3) On receipt of such request the society shall take the steps prescribed by its charter or Act of incorporation or by its constitution and laws for putting into effect such changes as may be approved by an actuary for the purpose of making good the deficiency.

(4) The members of any such society incorporated under the laws of Canada, may by by-laws passed in accordance with its said Act or with its constitution and laws, reduce the benefits or increase the premiums payable under its contracts or any class or classes thereof or make such other changes as are necessary to comply with the request of the Minister aforesaid, and such by-law when so passed shall be binding on the members notwithstanding anything to the contrary in the society's special Act, or in its constitution and laws or in any policy or certificate heretofore or hereafter issued by the society.

(5) If the society does not within the time so prescribed comply with the request of the Minister, the license of the society may be withdrawn.

(6) This section shall not before the thirty-first day of March, one thousand nine hundred and twenty-five, apply to any fraternal benefit society which obtains a license under the provisions of sections one hundred and eight and one hundred and nine of this Part.

"114. Every fraternal benefit society licensed under this Act shall, not later than the first day of June in each year, mail to each policyholder in Canada a copy of the valuation balance sheet on the basis used for the purpose of the annual statement mentioned in subsection two of section one hundred and twelve of this Act, and an explanation of the facts concerning the condition of the society thereby disclosed; or in lieu thereof, shall publish in its official paper such balance sheet and explanation and mail a copy of the issue of said paper containing the same to each of the society's policyholders in Canada.

"114A. Every fraternal benefit society which on the thirty-first day of December, one thousand nine hundred and nineteen, was licensed under the provisions of *The Insurance Act, 1917*, shall continue to maintain such separate funds as it was required by its charter or by its constitution and laws to maintain at the said date.

"114B. (1) Every fraternal benefit society licensed under this Act may maintain such additional separate funds as may from time to time be authorized by by-law, validly enacted by the society and approved by the Superintendent.

(2) Nothing in this Act, or in the charter, Act of incorporation, or articles, or memorandum of association, of any such society incorporated under the laws of Canada, shall be held to prohibit the society from insuring the dependent children of the members of the society: Provided, however, that the receipts and payments in respect of any contracts insuring such children shall be credited or charged to a separate fund maintained by the society.

"114C. Nothing in this Act shall be held to prohibit any fraternal benefit society licensed under this Act, or any subordinate lodge of any such society so licensed, from contracting with any member of such society or lodge for the payment to such member of a sickness benefit of such amount and for such period as may be authorized by a validly enacted by-law of the society and by the Treasury Board, and any provision of the charter, Act of incorporation or articles or memorandum of association of any such society incorporated under the laws of Canada, which prohibit any such society or any such lodge from so contracting, is hereby repealed.

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"115. It shall be a condition of the license granted to any fraternal benefit society under this Part, whether such condition be expressed in the license or not, and for the breach of which its license may be cancelled or withdrawn by the Minister, that no policy of life insurance shall be issued in Canada by the society until a copy of the form thereof has been mailed by prepaid registered letter to the Superintendent, and that every such policy shall contain in substance the following terms or provisions:—

- (a) It shall specify the amount of the benefit or benefits provided thereby, and shall have printed in type not smaller than ten-point a provision that the policy, the charter or articles of incorporation or association, the constitution and laws of the society and all amendment to each thereof, together with the application and medical examination paper signed by the applicant, shall constitute the agreement between the society and the member, and copies of the same certified by the secretary or corresponding officer of the society shall be received in evidence of the terms and conditions thereof, and any changes, additions or amendments to said charter or articles of incorporation or association, constitution or laws of such society, if a society incorporated under the laws of Canada, duly made or enacted subsequent to the issuance of the policy or certificate, shall bind the member and his beneficiaries and shall govern and control the agreement in all respects the same as though such changes, additions or amendments had been made prior to, and were in force at the time of, the application for membership, unless otherwise provided in such change, addition or amendment.
- (b) It shall have printed as aforesaid a provision that the right is expressly reserved by the society to change by amendment of its by-laws constitutionally enacted the rates of premium payable by the members or the benefits payable by the society for the purpose of complying with the provisions of any statute law applicable to the society.
- (c) If the policy is issued by a society incorporated, and having its head office, outside of Canada, it shall provide that an action to enforce the obligations of such policy may be validly taken in any court of competent jurisdiction in the province wherein the policyholder resides or last resided before his decease.

"116. The term 'Actuary' in this Part means a Fellow of the Institute of Actuaries of Great Britain, the Faculty of Actuaries of Scotland, or the Actuarial Society of America: Provided, however, that an actuary who for a period of not less than five years preceding the date of the passing of this Act has been serving any fraternal benefit society transacting business in Canada on the said date as its actuary, and who has been in active practice as an actuary for a period of not less than twenty-five years prior to the said date, may, for the purposes of this Act, with the consent of the Superintendent, be continued as the actuary of any fraternal benefit society by which at the said date he is employed as actuary."

4. This Act, with the exception of section one hundred and thirteen as enacted by section three of this Act, shall come into force on the first day of January, one thousand nine hundred and twenty, and the said section one hundred and thirteen shall come into force on the passing of this Act.

(2) An Act to change the name of The Alberta Saskatchewan Life Insurance Company to "The Commercial Life Assurance Company of Canada. (*Assented to July 7, 1919.*)

This Act is in the usual form adopted in such cases.

(3) An Act to change the name of The Canada Accident Assurance Company to "The Canada Accident and Fire Assurance Company. (*Assented to June 6, 1919.*)

This change in the name of the Company is in recognition of the wider insurance powers acquired by the company.

(4) An Act respecting The Empire Life Insurance Company of Canada. (*Assented to July 7, 1919.*)

This Act extends the time within which the Company may obtain a license under The Insurance Act until April 3, 1920.

(5) An Act respecting The Fire Insurance Company of Canada and to authorize the use of a French equivalent of its name. (*Assented to July 7, 1919.*)

The use of French equivalent of its name, "La Compagnie d'Assurance du Canada contre l'incendie" is authorized by the Act. The company is also authorized by the Act to transact the business of fire, automobile, hail, sprinkler leakage, credit, bond, explosion, aircraft, burglary and weather insurance upon compliance with certain specified conditions as to capital and surplus.

(6) An Act to incorporate Grain Insurance and Guarantee Company. (*Assented to June 6, 1919.*)

This Company is incorporated with power to transact fire, guarantee, accident, burglary, sickness, inland marine, inland transportation, automobile and plate glass insurance. The head office will be in the City of Winnipeg.

(7) An Act respecting Chartered Trust and Executor Company. (*Assented to July 7, 1919.*)

This Act enables the company to acquire business and property of other companies, and to sell its business and property under agreements approved by the Treasury Board.

(8) An Act to incorporate Canadian Merchant Service Guild. (*Assented to June 6, 1919.*)

By this Act the members of this guild are incorporated with the usual powers granted to fraternal benefit societies. The head office of the guild will be in the City of Vancouver.

(9) An Act respecting the North Empire Fire Insurance Company. (*Assented to November 10, 1919.*)

This Act validates the issue of shares of the company to certain shareholders of the Canada West Fire Insurance Company as consideration for shares of the latter company acquired by the company in 1912. The Act also empowers the company to transact the business of automobile, burglary, explosion, hail, inland transportation, plate glass, sprinkler leakage, steam

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boiler, and tornado insurance upon compliance with certain specified conditions as to capital and surplus.

2.—ALBERTA LEGISLATION.

(1) *The Statute Law Amendment Act (assented to April 17, 1919, and operative May 17, 1919)*, amends the Insurance Act as follows:—

'51. The Alberta Insurance Act, being chapter 8 of the Statutes of 1915, is amended as follows:

1. Schedule D of the said Act is amended—

(a) By striking out all that part of paragraph 7 thereof before the word "hereinafter" in the fourth line of the said paragraph and substituting therefor the following: "A person claiming under a policy shall when demanded in writing by registered letter from the company furnish within fifteen days after receipt of such letter (unless such time is extended by the company) a statutory declaration";

(b) By repealing paragraph 13 thereof and substituting therefor the following:

"13. The insurance, if on the cash plan, may be terminated by the insured by giving written notice to that effect to the company by registered letter at its head or branch office or the general agency from which the policy was issued and upon the surrender of the policy, in which case the company may retain a customary short rate applicable to hail insurance for the time the insurance has been in force and shall repay to the insured the balance of the premium paid; if on the note plan, the insured shall pay the company the earned portion of the premium and on payment or surrender of such amount the company shall return the premium note."

(2) An Act to amend Chapter 40 of the Statutes of Alberta, 1916 being "An Act to incorporate The United Assurance Company". (*Assented to April 17, 1919.*)

This Act authorizes the company to transact tornado, cyclone, automobile, live stock, guarantee, liability, inland marine, inland transportation, burglary, and steam boiler insurance in addition to its other powers.

(3) An Act to amend the Act incorporating The Canada Security Assurance Company, being Chapter 57 of the Statutes of Alberta, 1913.

This Act extends the powers of the company by adding the same classes as those added to the powers of the United Assurance Company. (*See above.*)

(4) An Act to incorporate the "50-50 Mutual Hail Insurance Society". (*Assented to April 17, 1919.*)

This Act incorporates the Society with power to transact hail insurance. Provision is for the accumulation of a reserve fund by requiring one-half of the annual profits to be set aside for this purpose, the other half being returned to the members. In case the premiums and reserve fund are not sufficient to pay losses, payments are to be made *pro rata*. The head office of the society will be in Didsbury.

3.—BRITISH COLUMBIA LEGISLATION.

(1) An Act to amend the "British Columbia Fire Insurance Act". (*Assented to March 29, 1919.*)

His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of British Columbia, enacts as follows:—

1. This Act may be cited as the "British Columbia Fire Insurance Act Amendment Act, 1919."

2. Section 2 of the "British Columbia Fire Insurance Act," being chapter 113 of the "Revised Statutes of British Columbia, 1911," is hereby amended by striking out the second line thereof, and substituting the following:—

"'Minister' means the Attorney-General, except in sections 14, 15, 17, 25, 28 and 29, where the word shall mean the Minister of Finance."

3. Said chapter 113 is hereby further amended by adding thereto as section 50 the following:—

"50. Fire-insurance contracts shall not exceed the term of three years; and the insurance of mercantile and manufacturing risks shall, if on the cash plan, be for a term not exceeding one year, but any policy may be renewed by the delivery of a renewal receipt or a new premium note."

4. Said chapter 113 is hereby further amended by adding thereto as section 8A the following:—

"8A. Every license issued under this Act shall expire on the thirtieth day of June in each year, but may be renewed from year to year."

5. Section 23 of the said chapter 113 is hereby amended by striking out the word "him" in the last line, and substituting the words "the Minister of Finance."

6. Section 26 of said chapter 113 is hereby amended by striking out the word "Minister" where it occurs in the third and ninth lines, and substituting in each case the words "Minister of Finance."

7. Section 50 of said chapter 113, as enacted by section 6 of chapter 29 of the Statutes of 1914, is hereby amended by adding thereto as paragraphs (h) and (i) the following:—

"(h) For annual renewal of license, five dollars:

"(i) For a license to do business, where the company is licensed under the 'Insurance Act' a fee of fifty dollars in lieu of the fee under paragraph (b) hercof."

(2) An Act to secure Uniform Conditions in Policies of Fire Insurance. (*Assented to March 29, 1919.*)

His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of British Columbia, enacts as follows:—

SHORT TITLE.

1. This Act may be cited as the "Fire-insurance Policy Act." R.S. 1911, c. 114, s.1.

LIABILITY UNDER POLICIES.

2. Where, by reason of necessity, accident, or mistake, the conditions of any contract of fire insurance on property in this Province, as to the proof to be given to the insurance company after the occurrence of a fire have not been strictly complied with, or where, after a statement or proof of loss has been given in good faith by or on behalf of the assured in pursuance of any proviso or condition of such contract, the company, through its agent or otherwise, objects to the loss upon other grounds than for imperfect compliance with such conditions, or does not, within a reasonable time after receiving such statement or proof, notify the assured in writing that such statement or proof is objected to, and what are the particulars in which the same is alleged to be defective, and so from time to time, or where for any other reason the Court or Judge before whom a question relating to such insurance is tried or inquired into considers it inequitable that the insurance should be deemed void or forfeited by reason of imperfect compliance with such conditions, no objection to the sufficiency of such statement or proof, or amended or supplemental statement or proof (as the case may be), shall, in any of such cases, be allowed as a discharge of the liability of the company on such contract of insurance wherever entered into. R.S. 1911, c. 114, s. 2.

3. Where the loss (if any) under any policy has, with the consent of the company, been made payable to some person other than the assured, as mortgagee, the said policy shall not be cancelled, altered, or otherwise dealt with by the company upon the application of the assured without reasonable notice to the said mortgagee. R.S. 1911 c. 114, s. 3.

4. The conditions set forth in the Schedule to this Act shall, as against the insurers, be deemed to be part of every contract, whether sealed, written, or oral, of fire insurance hereafter entered into or renewed or otherwise in force in British Columbia with respect to any property therein, or in transit therefrom or thereto, and shall be printed on every policy of fire insurance, with the heading "Statutory Conditions." R.S. 1911, c. 114, s. 4.

5. If any insurance company or other insurer desires to vary the said conditions, or to omit any of them, or to add any new condition, there shall be added immediately after such conditions words to the following effect, which with any such variation, addition, or reference to omissions shall be printed in conspicuous type and in red ink:—

VARIATIONS IN CONDITIONS.

This policy is issued on the above statutory conditions, with the following variations and additions:—

These variations (or as the case may be) are, by virtue of the British Columbia Statute in that behalf, in force so far as, by the Court or Judge before whom a question is tried relating thereto, they shall be held to be just and reasonable to be exacted by the company.

Provided, however, that the provisions of this section shall not authorize a company or other insurer to vary, omit, or add to the statutory condition 22: 1916, c. 29, s. 2.

Provided also that a policy may contain a coinsurance clause, but in such case there shall be printed or stamped across its face in conspicuous type and red ink the words: "This policy contains a coinsurance clause."

6. No such variation, addition, or omission shall, unless the same is distinctly indicated and set forth in the manner or to the effect aforesaid, be legal and binding on the assured; and no question shall be considered as to whether any such variation, addition or omission is under the circumstances just and reasonable; but, on the contrary, the policy shall, as against the insurers, be subject to the statutory conditions only, unless the variations, additions, or omissions are distinctly indicated and set forth in the manner or to the effect aforesaid. R.S. 1911, c. 114, s. 6.

7. In case a policy is entered into or renewed containing or including any condition other than or different from the conditions set forth in the Schedule to this Act, if the said condition so contained or included is held by the Court or Judge before whom a question relating thereto is tried to be not just and reasonable, such condition shall be null and void. R.S. 1911, c. 114, s. 7.

8. A decision of a Court or a Judge under this Act shall be subject to review or appeal to the same extent as a decision by such Court or Judge in other cases. R.S. 1911, c. 114, s. 8.

9. Notwithstanding the provisions or conditions contained in any contract of fire insurance within sections 2 and 25 of the "British Columbia Fire Insurance Act" or any agreement or other document relating to any such contract, to the contrary, now or hereafter entered into by any insurance company carrying on business in the Province of British Columbia, the insured shall, in the event of the charges and expenses of adjusting losses under any such contract or agreement not being in the opinion of the insured just and reasonable, have the right to refer the items of said charges and expenses to the Superintendent of Insurance, appointed under the provisions of the "British Columbia Fire Insurance Act," for adjustment, and the said Superintendent shall thereupon consider the same and shall have full power to reduce or increase the amount of said charges and expenses, and the decision of the said Superintendent shall be final and binding upon all parties concerned. 1916, c. 29, s. 5.

10. Nothing in section 4 of this Act contained shall be construed to compel the printing

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of the conditions set forth in the Schedule to this Act on policies of fire insurance before the first day of January, 1920. (New.)

11. The expression "premium paid," where used in clauses 10 and 11 of the statutory conditions, shall not be deemed to include premiums paid by an insurance agent to his company in pursuance of the contract of agency between them if the premium has not in fact been paid by the assured or other parties in interest to such agent.

12. The "Fire Insurance Policy Act," being chapter 114 of the "Revised Statutes of British Columbia, 1911," and the "Fire Insurance Policy Act Amendment Act, 1916," being chapter 29 of the Statutes of 1916, are hereby repealed. (New.)

SCHEDULE.

(Sections 4 and 7.)

STATUTORY CONDITIONS.

1. If any person insures property, and causes the same to be described otherwise than as it really is, to the prejudice of the company, or misrepresents or omits to communicate any circumstance which is material to be made known to the company, in order to enable it to judge of the risk it undertakes, such insurance shall be of no force in respect to the property in regard to which the misrepresentation or omission is made.

2. Any change material to the risk and within the control or knowledge of the assured shall avoid the policy as to the part affected thereby, unless the change is promptly notified in writing to the company or its local agent; and the company when so notified may return the unearned portion (if any) of the premium which has been paid for the unexpired period and cancel the policy, or may demand in writing, by registered letter addressed to the assured at his last post-office address notified to the company, and where no address notified, then to the post-office of the agency from which the application was received, an additional premium, which the assured shall if he desires the continuance of the policy, within fifteen days pay to the company; and if he neglects to make such payment within fifteen days after receiving such demand, the policy shall be no longer in force.

3. If the assured now has any other insurance on any property covered by this policy which is not disclosed to the company, or hereafter effects any other insurance thereon without the written assent of the company, he shall not be entitled to recover in excess of sixty per cent of the loss or damage in respect of such property; but if for any fraudulent purpose the assured does not disclose such other insurance to the company, this policy shall be void:

(a) If within two weeks after written notice of such other insurance or of any intended insurance, or after that time and before such other insurance is effected, the company does not dissent by notice in writing to the assured, it shall be deemed to have assented thereto.

4. In the event of there being any other insurance on property herein described at the time of the happening of any loss or damage in respect thereof, then this company shall be liable only for the payment of a rateable proportion of such loss or damage or of such amount as the assured shall be entitled to recover as provided by condition No. 3.

5. After application for insurance, if the same is in writing signed by the assured, it shall be deemed that any policy sent or delivered to the assured is intended to be in accordance with the terms of the application, unless the company, points out, in writing, the particulars wherein the policy differs from the application. If the policy has been issued on verbal application or instructions of the assured, it shall be deemed to be in accordance with such application or instructions, unless the assured points out to the company, in writing, the particulars wherein the policy differs from such application or instructions.

6. No condition of the policy, either in whole or in part, shall be deemed to have been waived by the company, unless the waiver is clearly expressed in writing, signed by an agent of the company.

7. Any officer or agent of the company who assumes on behalf of the company to enter into any written agreement relating to any matter connected with the insurance shall be deemed prima facie to be the agent of the company for the purpose.

8. Any written notice to the assured may be by letter delivered to the assured or by registered letter addressed to him at his last post-office address notified to the company, or where no address is notified and the address is not known, addressed to him at the post-office of the agency (if any) from which the application was received.

9. Any written notice to the company may be delivered at the head office or chief agency of the company in the Province in which the property is situate, or sent by registered post addressed to the company, its manager or agent, at such head office or chief agency, or may be delivered or sent by registered post to an authorized agent of the company.

10. The insurance may be terminated by the company by giving to the assured fifteen days' notice in writing or five days' personal notice to that effect, and, if on the cash plan, by tendering therewith a rateable proportion of the premium paid for the unexpired term, calculated from the termination of the notice, and the policy shall cease after such notice or notice and tender, as the case may be, and the expiration of the fifteen days or five days, as the case may be.

11. The insurance, if on the cash plan, may also be terminated by the assured by giving written notice to that effect to the company or its authorized agent, in which case the company may retain the customary short rate for the time the insurance has been in force, and shall repay to the assured the balance of the premiums paid.

12. If the property insured is assigned without a written permission endorsed hereon by an agent of the company duly authorized for such purpose, the policy shall thereby become void; but this condition does not apply to change of title by succession, or by operation of law, or by reason of death.

13. Money, books of account, securities for money, and evidences of debt or title are not insured.

14. The company is not liable for the losses following, that is to say:—

- (a) For the loss of property owned by any other person than the assured, unless the interest of the assured is stated in or upon the policy, nor for loss beyond the actual value destroyed by fire, nor for loss occasioned by ordinance or law regulating construction or repair of buildings;
- (b) For loss caused by invasion, insurrection, riot, civil commotion, military or usurped power;
- (c) Where the insurance is upon buildings or their contents, for loss caused by the want of good and substantial brick or stone or cement chimneys, or by ashes or embers being deposited, with the knowledge and consent of the assured, in wooden vessels, or by stoves or stovepipes being, to the knowledge of the assured, in an unsafe condition or improperly secured;
- (d) For loss or damage to goods destroyed or damaged while undergoing any process in or by which the application of fire-heat is necessary;
- (e) For loss or damage occurring to buildings or to their contents while the buildings are being altered or repaired by carpenters, joiners, plasterers, or other workmen, and in consequence thereof, unless permission to execute such repairs or alterations has been previously granted in writing signed by a duly authorized agent of the company; but fifteen days are allowed in each year for incidental alterations or repairs without such permission;
- (f) For loss or damage occurring while petroleum, rock, earth, or coal-oil, camphene, gasoline, burning fluid, benzene, naphtha, or any liquid products thereof, or any of their constituent parts (refined coal-oil for lighting purposes only, not exceeding five gallons in quantity, or lubricating-oil not being crude petroleum nor oil of less specific gravity than required by law for illuminating purposes, not exceeding five gallons in quantity, excepted), or more than twenty-five pounds weight of gunpowder is or are stored, kept, or used by the assured, or to his knowledge by any other person under his control, in the building insured or containing the property insured, unless permission is given in writing by the company. In the case of gasoline, not more than a quart shall be stored, kept, or used upon the premises without a permit;
- (g) Where the building insured or containing the property insured be or becomes vacant and unoccupied for a period of thirty days to the knowledge of the assured without the consent of the company in writing.

15. The company shall make good loss or damage caused by the explosion of coal or natural gas in a building not forming part of gas-works, and loss or damage by fire caused by any other explosion or loss or damage caused by lightning, whether fire ensues therefrom or not; but if dynamos, exciters, lamps, switches, motors, or other electrical appliances or devices are insured, any loss or damage to them caused by lightning or other electrical currents, artificial or natural, is expressly excluded, and the company is liable only for such loss or damage to them as may occur from resultant fire originating outside the machines themselves.

16. Where property insured is only partially damaged, no abandonment of the same will be allowed unless by the consent of the company or its agent; and in case of removal of property to prevent damage thereto, the company will contribute to the loss and expense attending such act of salvage proportionately to the respective interest of the company or companies and the assured; and that part of this policy in excess of its proportion of any loss and of the value of the property remaining in the original location shall, for the ensuing seven days only, or for the unexpired term of the policy if less than seven days, cover the property so removed in the new location or locations in the proportion that the value in any one such new location bears to the value in all such new locations.

17. The company, instead of making payment, may repair, rebuild, or replace, within a reasonable time, the property damaged or lost, giving notice of their intention within fifteen days after receipt of the proofs herein required.

18. Subject to condition 19, proof of loss must be made by the assured, although the loss is payable to a third person.

19. Proofs of loss may be made by the agent of the assured, in case of the absence or inability of the assured himself to make the same, such absence or inability being satisfactorily accounted for, or in the like case, or if the assured refuses to do so, by a person to whom any part of the insurance money is payable.

20. Any person entitled to make a claim under this policy shall:—

- (a) Forthwith after loss give notice in writing to the company;
- (b) Deliver, as soon after as practicable, as particular an account of the loss as the nature of the case permits;
- (c) Furnish therewith a statutory declaration declaring that the account is just and true, when and how the loss occurred, and, if caused by fire, how the fire originated, so far as the declarant knows or believes; that the loss did not occur, or, if caused by fire, that the fire was not caused, through any wilful act or neglect or the procurement, means, or contrivance of the assured; the amount of other insurances and names of other insuring companies; all liens and encumbrances on the subject of insurance; the place where the property insured, if movable, was deposited at the time of the fire;

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(d) If required and if practicable, produce books of account, warehouse receipts, and stock lists, and furnish invoices and other vouchers, verified by a statutory declaration, in support of his claim, and furnish copies of the written portion of all policies, separate, as far as reasonably may be, damaged from the undamaged property, and exhibit for examination all that remains of the property which was covered by the policy. The evidence furnished under this clause shall not be considered proofs of loss within the meaning of condition 23.

21. Any fraud or false statement in any statutory declaration in relation to any of the above particulars shall vitiate the claim of the person making the declaration.

22. If any difference arises as to the value of the property insured, the property saved, or the amount of the loss, such value and amount and the proportion thereof (if any) to be paid by the company shall, whether the right to recover on the policy is disputed or not, and independently of all other questions, be submitted to the arbitration of some person to be chosen by both parties, or if they cannot agree on one person, then to two persons, one to be chosen by the party assured and the other by the company, and a third to be appointed by the persons so chosen, or on their failing to agree, then by a Judge of the Supreme Court or the County Judge of the county in which the loss has happened; and such reference shall be subject to the provisions of the "Arbitration Act"; and the award shall, if the company is in other respects liable, be conclusive as to the amount of the loss and the proportion to be paid by the company; where the full amount of the claim is awarded the costs shall follow the event; and in other cases all questions of costs shall be in the discretion of the arbitrators.

23. The loss shall be payable in sixty days after the completion of the proofs of loss, unless a shorter period is provided for by the contract of insurance.

24. Every action or proceeding against the company for the recovery of any claim under or by virtue of this policy shall be absolutely barred unless commenced within one year next after the loss or damage occurs.

(3) An Act to amend the "Insurance Act." (*Assented to March 29, 1919.*)
His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of British Columbia, enacts as follows:—

1. This Act may be cited as the "Insurance Act Amendment Act, 1919."

2. Section 2 of the "Insurance Act," being chapter 33 of the Statutes of 1913, is hereby amended by striking out the words "'Minister' means the Minister of Finance and Agriculture," and substituting the words "'Minister' means the Attorney-General except in subsection (1) of section 17, and in sections 18, 22, 24, 31, 34, and 35, where it means the Minister of Finance."

3. Subsection (1) of section 20 of said chapter 33 is hereby amended by striking out the word "Minister" in the fourth line, and substituting the words "Minister of Finance."

4. Section 32 of said chapter 33 is hereby amended by striking out the word "Minister" where it occurs in the third and ninth lines, and substituting in each case the words "Minister of Finance."

4.—MANITOBA LEGISLATION.

(1) An Act to amend "The Manitoba Insurance Act." (*Assented to March 14, 1919.*)

His Majesty, by and with the advice and consent of the Legislative Assembly of Manitoba, enacts as follows:

1. Paragraph (dd) of section 2 of chapter 98 of the Revised Statutes of Manitoba, 1913, being "The Manitoba Insurance Act," as enacted by section 5 of chapter 33 of 5 George V. is hereby repealed and the following paragraph substituted therefor:

(dd) The expression "agent" means an acknowledged agent, subagent, or any person, firm or corporation who shall in any manner transact the business of insurance by negotiating for, or placing risks, canvassing or soliciting insurance except the officers and bona-fide salaried employees of a company who are not solicitors and who do not receive commissions or salaries in lieu of commissions.

2. Section 3 of the said Act is hereby repealed and the following section substituted therefor:

(2) Only sections 2, 5 to 20, 41, 45, subsections (3) and (4) of 51, and sections 53, 64 and 72 to 94 of this Act shall apply to a company licensed by the Dominion of Canada.

3. Section 19C of the said Act, as enacted by chapter 52 of 4 George V., is hereby amended by adding thereto at the end thereof the words "and a power of attorney to the superintendent of insurance in like manner as in subsection (b) of section 9."

4. Subsection (3) of section 31 of the said Act is hereby amended by striking out the word "shall" in the eleventh line and the word "appointed" in the thirteenth line thereof and by substituting therefor the words "may" and "nominated" respectively.

5. Section 51 of the said Act is hereby amended by adding thereto the following subsections.

(3) Every company registered under this Act shall file annually with the superintendent of insurance not later than the first day of April a statement of business written, premiums collected, losses paid and risks in force, on such forms as the Provincial Treasurer shall approve.

(4) Every company shall file annually with the superintendent of insurance on or before the fifteenth day of March a list of the names and addresses of every appointed agent, and shall also notify the superintendent of every cancellation of agency and new appointment monthly on or before the fifteenth day of each succeeding month.

(5) No company shall publish or issue any financial statement which does not in substance agree with the statement filed with the superintendent of insurance.

(6) No company or any officer, agent or employee of any company shall issue, publish or circulate any advertisement, letterhead, postal card, account or document purporting to state the subscribed capital as being actually and in good faith subscribed which contains any untrue

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or false statement as to the incorporation, control, supervision, management or financial standing of such company, and which is intended or calculated or likely to mislead or deceive any person dealing or having any business transaction with the said company, or with any officer, agent or employee of the company.

6. The said Act is hereby amended by adding thereto the following section:

51A. Any company whose officer, agent or employee shall be guilty of any violation of subsection 6 of the preceding section shall be liable on summary conviction to a penalty not exceeding two hundred dollars and not less than fifty dollars.

7. Section 81 of the said Act is hereby amended by inserting the words "or offer to undertake any contract" after the word "insurance" in the second line thereof, and by striking out the words "or purely mutual fire and hail insurance companies incorporated in the Province of Manitoba" where the same occur in the fifth and sixth lines thereof, and by adding thereto the following subsection:

(2) The certificate of authority issued to a partnership, firm or corporation shall include the bona-fide partners or officers of such partnership, firm or corporation where they devote their entire time to the interests of such partnership, firm or corporation holding such certificate of authority.

8. Paragraph (1) of section 91 of the said Act is hereby amended by adding thereto at the end thereof the words "(d) in case of mutual fire insurance \$3."

9. The said Act is hereby amended by adding the following section:

91A. No agent, or other person representing, or doing business in the province for any company registered or licensed under this Act shall, directly or indirectly, divide or offer to divide his commission or other remuneration, or any other matter or thing or value with any person whose life, safety, health, fidelity, property or insurable interest he may be insuring or seeking to insure, or with any person having or claiming or appearing to have any influence or control over the person for whom insurance is sought to be placed unless such agent holds a subsisting certificate of authority.

10. Section 92 of the said Act is hereby amended by striking out the figures "91" in the second line thereof and by substituting therefor the figures "91A."

11. The said Act is hereby amended by adding thereto the following section:

95. When in any mortgage or agreement for sale there is a term requiring the mortgager or purchaser to insure the premises therein described and no specific insurance company is named such term shall be sufficiently satisfied save as to amount by the production by such mortgager or purchaser of a subsisting policy of insurance in any insurance company licensed to carry on its business in Manitoba.

12. This Act shall come into force on the day it is assented to.

(2) An Act to amend "The Hail Insurance Policy Act". (*Assented to March 14, 1919.*)

His Majesty, by and with the advice and consent of the Legislative Assembly of Manitoba, enacts as follows:

1. Sections 13 and 14 of the schedule to chapter 46 of 7 George v. Statutes of Manitoba, are hereby repealed, and the following sections substituted therefor:

13. If any portion of the crop insured herein is injured from causes other than hail the insurance, if on the cash plan, may be terminated by the assured by giving notice to that effect to the company by registered letter at its head or branch office, or at the general agency from which the policy was issued, and upon surrender of the policy, in which case the company may retain the customary short rate applicable to hail insurance as set forth on this policy for the time the insurance has been in force, and shall repay to the assured the balance of the premium paid; if on the note plan, the assured shall pay the company the earned portion of the premium, and on payment or tender of such amount the company shall return the premium note.

14. In the event of a disagreement as to the percentage of damage by hail to any of the crops insured, whether the right to recover on the policy is disputed or not, such percentage shall, when so required by either party, be ascertained by an appraisal, which shall be conducted as follows:

(a) The party desiring appraisal shall, within three days of such disagreement, deliver or cause to be delivered by mail or otherwise, to the other party, a notice in writing requiring an appraisal to be made, and appointing a competent and disinterested appraiser who is a taxpayer in the province, who shall act either alone or with an appraiser chosen by the other party, to estimate the percentage of the damage.

(b) Not later than three days after receipt of such notice the other party shall, if he so desires, appoint another competent and disinterested appraiser to represent him, and, within the said period, shall notify the first party of such appointment by notice in writing, so delivered as aforesaid.

(c) In the latter case the appraisers shall together estimate the percentage of damage, and failing to agree, shall submit their differences to an umpire, and the award in writing of any two shall determine the percentage of such damage. Such umpire shall be chosen by the appraisers, or in case they cannot agree, then on the application of either appraiser, by the superintendent of insurance.

(d) If only one appraiser has been chosen, both parties shall share equally his expenses; if two, each party shall pay the expenses of the appraiser chosen by him; both parties shall bear equally the expense of the umpire, if an umpire is required.

(e) Should either party after receipt of written notice from the other, neglect or refuse to choose an appraiser within the time above specified, the percentage of damage shall be estimated by the appraiser chosen by the party giving notice.

(f) The actual appraisal of such damage shall be commenced within two days after both appraisers have been chosen, or after the expiration of the time herein allowed for such choice.

(g) The periods of time specified in this condition may, on application, be extended at the

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discretion of the superintendent of insurance.

2. Section 9 of the said Act is hereby amended by striking out the words "under contracts existing at the time this Act comes into force" from the third and fourth lines thereof, and inserting after the word "Manitoba" in the fifth line thereof the following words "including contracts existing at the time this Act comes into force."

3. This Act shall come into force on the day it is assented to.

(3) An Act to amend "The Mutual Fire Insurance Act." (*Assented to March 14, 1919.*)

His Majesty, by and with the advice and consent of the Legislative Assembly of Manitoba, enacts as follows:—

1. Section 11 of chapter 101 of the Revised Statutes of Manitoba, 1913, being "The Mutual Fire Insurance Act," is hereby amended by adding thereto the following:—

"and the company may provide by by-law that each member shall be entitled to one vote only at such meetings."

2. Section 13 of the said Act is hereby amended by adding thereto the following:—

"for a period of three years."

3. Section 14 of the said Act is hereby repealed and the following section substituted therefor:—

14. One-third of the directors shall retire annually and may be eligible for re-election. When the number of directors cannot be equally divided, the order of retirement shall be determined by the board of directors, but no director shall remain in office for a longer term than three years without re-election.

4. Section 38 of the said Act is hereby amended by adding thereto the following:—

"but any company which shall make and maintain a reserve fund of at least five thousand dollars for the first one million dollars of risk and an additional fifteen hundred dollars for each additional one million dollars or part thereof of risk shall be allowed to charge by way of premium such amount as the board of directors may approve."

5. Section 39 of the said Act is hereby amended by striking out the word "five" in the second line thereof and by substituting therefor the word "three".

6. Section 49 of the said Act is hereby amended by striking out the words "unless the board of directors, in their discretion, shall decide otherwise" where the same occur in the fifteenth and sixteenth lines thereof.

7. This Act shall come into force on the day it is assented to.

(4) An Act to amend "An Act to incorporate "The Continental Fire Insurance Company". (*Assented to March 14, 1919.*)

This Act adds to the powers of the company, incorporated by chapter 86 of the statutes of 1909, the transaction of the business of hail and ocean marine insurance.

(5) An Act to incorporate "The Universal Casualty Company". (*Assented to March 14, 1919.*)

This Act incorporates the company with power to transact the business of fire, steam boiler, accident, sickness, burglary, explosion, guarantee, plate glass and weather insurance. The head office of the company will be in the City of Winnipeg.

5. NEW BRUNSWICK.

No legislation respecting insurance was passed by the legislature of this Province during the year 1919.

6. NOVA SCOTIA LEGISLATION.

(1) An Act respecting Insurance Agents. (*Assented to May 17, 1919.*)

Be it enacted by the Governor, Council and Assembly, as follows:—

1. No person, firm, company or corporation shall act as agent, sub-agent, or broker in the solicitation or procurement of applications for life, accident or fire insurance, without first procuring a certificate of authority so to act from the Provincial Secretary. Such certificate shall be issued by the Provincial Secretary only upon the written application of the person desiring such authority, such application being approved and countersigned by the company which such person desires to represent, or its manager or chief agent in Nova Scotia, and shall be upon a form approved by the Provincial Secretary, giving such information and verified in such manner as he may require.

2. No person holding a certificate of authority shall act as such agent for any life, accident or fire insurance company in Nova Scotia except for the kind of insurance and for the company or companies named in the certificate. In case of changing from one company to another, the agent shall notify the Provincial Secretary, and shall accompany his notification with evidence of his change, and have the said change endorsed on his certificate by the Provincial Secretary.

3. Unless sooner terminated under the provisions of this Act, every certificate of authority shall expire on the first day of October, following the date of such certificate.

4. (a) No person, firm, company or corporation shall mislead or deceive any person about to insure by misrepresenting any of the terms or conditions of any policy contract, whether issued by the company represented by him, or issued by any other company, or to issue or circulate or cause to be issued or circulated any document or publication containing representations of such a nature.

(b) No person, firm, company or corporation shall procure, induce, or attempt to procure or induce any person insured under a policy of one company to lapse said policy and insure in

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another company by means of misleading, or false statements, either about the company itself or any of its policy contracts.

5. The Provincial Secretary may at any time for misconduct or violation of the provisions of the Insurance Act of the Dominion of Canada or of the Life Insurance Act or of the Fire Insurance Policies Act or of Chapter 15 of the Acts of 1918, "An Act respecting Insurance Companies" or any amendments thereof, cancel any certificate of authority.

6. (1) Every life, accident or fire insurance company doing or carrying on in Nova Scotia any part of its business shall in the month of January in each year file with the Provincial Secretary a statement verified under oath by its manager or chief agent in Nova Scotia, showing the name and residence of every person authorized to act in this Province as agent, sub-agent or broker for such company in the solicitation or procurement of applications for life, accident or fire insurance.

(2) If any insurance company fails to file such statement as aforesaid, it shall be liable to a penalty of not less than twenty-five dollars, nor more than one hundred dollars.

7. The following shall be the fees payable to the Provincial Secretary for the issue of a certificate of authority to a resident of the Province under this Act:—

(1) By persons residing or carrying on the business of fire insurance agents:—

(a) In cities	\$10 00
(b) In incorporated towns	5 00
(c) Elsewhere	2 00

(2) By agents for life or accident insurance, \$2.

(3) The fee payable for the issue of a certificate of authority to a non-resident of the Province shall be \$50, unless such certificate is issued to a general agent, or district manager or agent of an insurance company, and his territory as such general agent or district manager or agent includes Nova Scotia, in which case the fee shall be ten dollars.

8. Any person, firm, company or corporation violating any of the provisions of this Act, shall be liable to a penalty of not less than \$25 nor more than \$100 and shall be disqualified from obtaining a certificate of authority within one year from the date of conviction.

9. The penalties prescribed for the violation of any of the provisions of this Act may be recovered or enforced with costs either under the Nova Scotia Summary Convictions Act, Chapter 161 of the Revised Statutes of Nova Scotia, 1900, as now or from time to time hereafter amended, or by civil action or proceeding by and in the name of the Provincial Secretary or of a private prosecutor or plaintiff, in any Court having jurisdiction in cases of simple contract to the amount of the penalty.

10. Any penalty prescribed for the violation of any of the provisions of this Act shall when recovered be appropriated as follows:—

(a) Where the proceedings are instituted by or on behalf of the Provincial Secretary, the penalty shall belong to the Crown;

(b) Where the proceedings are instituted by or on behalf of a private prosecutor or plaintiff, the penalty shall belong to him.

11. The list of all agents in the Province of Nova Scotia to whom certificates of authority have been issued shall be printed once each year in the Royal Gazette.

12. This Act shall not apply to insurance upon fraternal or assessment system only upon the lives of the members exclusively of any society or association or persons for fraternal, benevolent, industrial or religious purposes, nor to any officer, organizer, agent or member of any such society or association, unless such officer, organizer, agent or member receives, or is entitled to receive, remuneration by Commission or by salary for procuring insurance.

13. Sections 21 to 34, inclusive, of chapter 15 of the Acts of 1903 as amended, and section 4 of chapter 16 of the Acts of 1916 are hereby repealed.

14. This Act shall come into force on the first day of October A.D., 1919.

7.—ONTARIO LEGISLATION.

(1) Section 23 and 24 of the Statute Law Amendment Act, 1919, amends the Ontario Insurance Act as follows:—

23. Subsection 4 of section 105 of the Ontario Insurance Act is repealed, and the following substituted therefor:—

(4) An auditor shall hold office until the next general meeting of the corporation and shall be eligible to re-appointment.

24. The Ontario Insurance Act is amended by adding the following section:—

194A. Statutory Condition 15 shall apply to notices under Statutory Condition 11, and the tender under Statutory Condition 11 may be by money, post-office order, postal note or cheque, payable at par, certified by a chartered bank doing business in the province, enclosed in the registered letter with the notice.

(2) An Act respecting the North American Accident Insurance Act. (*Assented to April 24, 1919.*)

This Act validates an agreement dated December 10, 1917, between the company incorporated by Letters Patent under the Ontario Insurance Act, and the Company by the same name incorporated by the Dominion Parliament Chapter 65 of the Statutes of 1917, by which the assets and liabilities of the former company are transferred to and assumed by the latter company.

(3) An Act respecting L'Union Saint-Joseph du Canada. (*Assented to April 24, 1919.*)

This Act confirms the schedule of rates and benefits adopted by the Society at its federal session held in Ottawa on August 21, 1917.

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8.—PRINCE EDWARD ISLAND LEGISLATION.

No insurance legislation was passed by the legislature of this Province during 1919.

9.—QUEBEC LEGISLATION.

(1) An Act to amend the Revised Statutes, 1909, respecting the tax to be collected for the prevention of fires. (*Assented to March 4, 1919.*)

His Majesty, with the advice and consent of the Legislative Council and of the Legislative Assembly of Quebec, enacts as follows:

1. Article 3822 of the Revised Statutes, 1909, as enacted by the act 3 George V. chapter 38, section 1, as amended by inserting therein, after the word "assessments" in the fifth line of the first paragraph thereof, the words: "for fire insurance".

2. This Act shall come into force on the first day of July, 1919.

(2) An Act to amend the Revised Statutes 1909, respecting insurance companies. (*Assented to March 4, 1919.*)

His Majesty, with the advice and consent of the Legislative Council and of the Legislative Assembly of Quebec, enacts as follows:

1. Article 6970 of the Revised Statutes, 1909, amended by inserting therein, after the word: "Canada", in the eleventh line of paragraph 2 thereof, the words: "or in terminating debentures of any fabrique, or corporation of trustees within the meaning of section third of chapter first of title ninth of these statutes."

2. This Act shall come into force on the day of its sanction.

(3) An Act respecting the British Canadian Insurance Company. (*Assented to March 4, 1919.*)

The Company, incorporated by letters patent of the Province of Quebec, dated May 1, 1917, is authorized by this Act to transact the business of fidelity guarantee insurance.

(4) An Act to incorporate The Provincial Indemnity Company. (*Assented to March 17, 1919.*)

This Act incorporates the company with power to transact accident and sickness insurance, its insurance business not to be commenced until twenty-five thousand dollars of capital have been subscribed and ten thousand dollars paid thereon. Provision is also made for the transaction of burglary, credit, guarantee, and plate glass insurance upon compliance with the conditions of the Quebec Insurance Act. The head office is to be in the City of Montreal.

(5) An Act to amend the charter of l'Association d'Assurance Mutuelle des Fabriques des diocèses de Québec et des Trois Rivières. (*Assented to March 17, 1919.*)

This Act changes the name of the association, incorporated by chapter 149 of the Statutes of 1853, to that of L'Association d'assurance Mutuelle des fabriques de la Province Ecclésiastiques de Québec, enumerates the classes of property which may be insured, provides for the payment of losses by special or yearly assessments and for the creation of a provident fund.

10.—SASKATCHEWAN LEGISLATION.

(1) An Act to amend the Saskatchewan Insurance Act. (*Assented to February 5, 1919.*)

His Majesty, by and with the advice and consent of the Legislative Assembly of Saskatchewan, enacts as follows:

1. The Saskatchewan Insurance Act, being chapter 15 of the Statutes of 1915, is amended as hereinafter set forth.

2. (1) Paragraph 3 of section 2 is amended by adding thereto the words "and shall include his deputy."

(2) Paragraph 6 of the said section 2 is amended by adding thereto the words "but does not include a Dominion licensee."

(3) Paragraph 13 of the said section 2 is struck out and the following substituted therefor: "13. 'Court' means His Majesty's court of King's bench for Saskatchewan or a Judge thereof."

3. Section 6 is repealed and the following substituted therefor:

"6. It shall be the duty of the officers and agents of any company licensed under this Act, and of any adjusters licensed thereunder, to furnish the superintendent on his request with full information relative to any contract of insurance issued by the company which comes within the terms of section 192 hereof, or relative to any settlement or adjustment under any such contract."

"(2) The minister may, at his discretion, instruct the superintendent to visit the head office or chief agency from which the contract was issued, or the office of the adjuster, and inquire into such contract or settlement, and the provisions of section 4 of this Act shall apply mutatis mutandis to such inquiry."

4. Section 16 as amended by section 1 of chapter 54 of the statutes of 1917 (second session) is amended by adding thereto the following subsections:

"(3) No contract of insurance shall be issued or delivered in Saskatchewan by any company licensed under this Act until a copy of the form of such contract has been mailed by prepaid registered letter to the superintendent and duly approved by him.

"(4) No change or variation in a form so approved shall be effective until filed with the superintendent and duly approved by him."

5. The first subsection of section 17 is repealed and the following substituted therefor:

"17. Every company licensed under this Act shall cause to be printed, stamped or written in plain letters across the face of every policy, interim receipt or other insuring document which falls within section 192 of this Act, the words 'Licensed under the Saskatchewan Insurance Act'."

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6. (1) Section 18 as amended by section 2 of chapter 54 of the statutes of 1917 (second session) is amended by inserting immediately after the first subsection the following:—

"(2) Such license when issued to a company other than a Dominion licensee shall be subject to such limitations or restrictions as the minister may from time to time prescribe."

(2) Subsection (2) of the said section 18, as enacted by section 2 of chapter 54 of the statutes of 1917 (second session) is renumbered (3).

7. Section 25 is repealed and the following substituted therefor:

"25. The amount of deposit required of every company shall on or before the first day of May in each year be readjusted in terms of the two next following sections, and on default to make such readjustment the company's license may be cancelled."

8. (1) Clause (c) of section 26 is struck out and the following substituted therefor:

"(c) every provincial mutual fire insurance company insuring mercantile and manufacturing risks shall keep on deposit with the minister \$5,000."

(2) The said section 26 is amended by adding thereto the following subsection:

"(2) This section shall not apply to provincial mutual fire insurance companies licensed only for the insurance of farm buildings and contents and of isolated risks other than mercantile and manufacturing risks, or to provincial mutual live stock or provincial mutual hail insurance companies."

9. Section 32 is amended by adding thereto the following sub-section:

"(2) Notwithstanding anything herein contained the minister may at his discretion place a value upon any securities which have been deposited by a company, and may certify the value at which such deposit will be accepted."

10. Section 36 is repealed and the following substituted therefor:

"36. If, from the annual statements or the examination of the affairs and conditions of a company, it appears in the case of a life insurance company that its policy reserves, and in the case of any other company that its unearned premiums in both cases in respect to risks outstanding in Saskatchewan, together with any other liabilities in Saskatchewan, exceed its assets in Saskatchewan, including the deposit in the hands of the minister, the company shall forthwith make good the deficiency, and on failure so to do its license may be suspended or cancelled. In the case of life companies such reserves shall be calculated on the basis used by the insurance branch of the department of finance at Ottawa."

11. (1) Section 62 is amended by inserting the following after subsection (4):

"(5) No resident agent holding a certificate of authority shall give any power of attorney to persons residing outside the province of Saskatchewan for the purpose of countersigning contracts as required by this section."

(2) Subsection (5) of the said section 62 is renumbered as (6).

12. Subsection (2) of section 63 is amended by inserting between the words "province" and "or" in the third line the words "or as a general agency of the kind mentioned in section 93a."

13. (1) Section 72, as amended by section 5 of chapter 16 of the statutes of 1916, is further amended by adding to the first subsection the following clause:

"(c) every company licensed to transact the business of hail insurance in Saskatchewan shall, in the year 1919, set aside as a hail insurance surplus fund at least 50 per cent of the profit realized from such business during the said year, and shall in each year thereafter continue so to do until the amount of said fund in any given year is equal to at least 50 per cent of the net hail premiums received during the preceding calendar year, at which proportion the said fund shall be maintained."

(2) Subsections (2) and (3) of the said section 72, as enacted by section 5 of chapter 16 of the statutes of 1916, are repealed.

14. (1) Section 73 is amended by striking out the first fourteen lines and substituting therefor the following:

"73. The minister, whenever he shall deem it expedient, may instruct the superintendent to make a special examination into the affairs of any provincial company licensed under this Act."

(2) The said section 73 is further amended by inserting at the beginning of the fifteenth line the figure and symbol "(2)".

15. The said Act is further amended by inserting therein after section 93 the following:

"93A. Every general agency whose head office is situate outside of Saskatchewan transacting agency business in Saskatchewan for the purpose of soliciting applications for hail insurance, and which does not maintain within Saskatchewan an office where such applications may be accepted or declined, shall obtain from the superintendent a special certificate of authority under section 63 hereof authorizing it to transact such business within the province. Such certificate may be issued upon application filed with the superintendent, when such application has been approved by him and the prescribed fee paid."

16. Section 94 is amended by adding thereto the following subsection:

"(2) There shall also appear on every application for a contract of hail insurance and on every policy or contract in a prominent position and in prominent type the name and address of the company's head or branch office or general agency from which the policy is to be or was issued."

17. Section 97, as enacted by section 8 of chapter 22 of the statutes of 1917 is amended by striking out numbers 13 and 14 of the hail insurance conditions and substituting therefor the following:

"13. The insurance, if on the cash plan, may be terminated by the insured by giving written notice to that effect to the company by registered letter at its head or branch office or at the general agency from which the policy was issued and upon surrender of the policy, in which case the company may retain the customary short rate applicable to hail insurance for the time the insurance has been in force, and shall repay to the insured the balance of the

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premium paid; if on the note plan, the insured shall pay the company the earned portion of the premium, and on payment or tender of such amount the company shall return the premium note.

"14. In the event of a disagreement as to the percentage of damage by hail to any of the crops insured, whether the right to recover on the policy is disputed or not, such percentage shall, when so required by either party, be ascertained by an appraisal which shall be conducted as follows:

- "(i) The party desiring appraisal shall within three days of such disagreement deliver or cause to be delivered by mail or otherwise to the other party a notice in writing requiring an appraisal to be made and appointing a competent and disinterested appraiser who is a taxpayer in the province, who shall act either alone or with an appraiser chosen by the other party to estimate the percentage of the damage.
- "(ii) Not later than three days after receipt of such notice the other party shall, if he so desires, appoint an appraiser to represent him and, within the said period, shall notify the first party of such appointment by notice in writing so delivered as aforesaid.
- "(iii) In the latter case the appraisers shall together estimate the percentage of damage, and failing to agree shall submit their differences to an umpire, and the award in writing of any two shall determine the percentage of such damage. Such umpire shall be chosen by the appraisers, or in case they cannot agree, then on the application of either appraiser, by the superintendent of insurance.
- "(iv) If one appraiser has been chosen, both parties shall share equally his expenses, if two, each party shall pay the expense of the appraiser chosen by him; both parties shall bear equally the expense of the umpire if an umpire is required.
- "(v) Should either party after receipt of written notice from the other, neglect or refuse to choose an appraiser within the time above specified, the percentage of damage shall be estimated and determined by the appraiser chosen by the party giving notice.
- "(vi) The actual appraisal of such damage shall be commenced within two days after both appraisers have been chosen, or after the expiration of time herein allowed for such choice.
- "(vii) The periods of time specified in this condition may on application be extended at the discretion of the superintendent of insurance."

18. Subsection (2) of section 108 is repealed and the following substituted therefor:

"(2) Upon receipt of such report, and on the presentation of the documents mentioned in section 106 and the payment of such fees as are prescribed by the regulations of the Lieutenant Governor in Council under The Companies Act, the minister may authorize the registrar under his hand and seal of office to issue a certificate of registration."

19. Section 117 is amended by striking out the words "agent or" in the first line.

20. Section 135 is amended by striking out the word "Meetings" at the beginning of the first line, and substituting therefor the words "The annual general meeting," and by adding the following subsection:

"(2) With the consent of the minister the annual general meeting may be held at a different date from that prescribed above."

21. Section 137 is repealed and the following substituted therefor:

"137. Notice of an annual general meeting of the company shall be published in one or more daily or weekly newspapers published and circulating in the district embraced in its operations and duly approved by the superintendent, the last publication to be not less than fourteen days before the date of the meeting.

"(2) Notice of a special general meeting of the company shall be published in one or more daily or weekly newspapers published and circulating in such district and duly approved by the superintendent, and shall be given by circular letter mailed by the secretary to the last known postal address of the members at least fourteen days previous to the date of the meeting."

22. The first subsection of section 138 is repealed and the following substituted therefor:

"138. Each member of the company shall be entitled to one vote, but no member shall be entitled to vote while in arrear for any assessment due by him to the company."

23. Section 143 is amended by adding thereto the following subsection:

"(2) Except as herein otherwise provided, the provisions of sections 122 and 123 of The Companies Act, being chapter 14 of the statutes of 1915, shall apply to the appointment of auditors of mutual insurance companies and their duties."

24. Section 152 is amended by striking out the words "from their respective dates for sums" in the second line, and substituting the words "for such sums."

25. Section 163 is amended by striking out the proviso.

26. Section 200 as enacted by section 4 of chapter 54 of the statutes of 1917 (second session), is amended by inserting immediately before the last two lines the following item:

"Every general agent for hail insurance operating in Saskatchewan, whose head office is outside of Saskatchewan shall pay such fee as may be determined by the Lieutenant Governor in Council."

27. The said Act is further amended by adding thereto the following sections:

"INVESTMENTS.

"207. (1) A provincial company, whensoever incorporated, may invest its surplus funds and reserve in the following securities and no other:

- "(a) The stock funds or government securities of Canada or of any province of Canada, or guaranteed thereby respectively, or the public stock funds or government securities of, or securities guaranteed by, the United Kingdom or the

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United States of America, the bonds or debentures of any municipality or school district in Canada, or bonds or debentures secured by rates or taxes levied under the authority of any province of Canada on property situated in such province, and collectible by the municipalities in which such property is situated;

"(b) first mortgages on improved farm lands in Canada up to sixty per cent of their cash value, provided that the total amount so invested shall not exceed twenty per cent of the total amount of the company's investment;

"(c) subject to the approval of the Lieutenant Governor in Council, terminating debentures of incorporated companies which have, in Canada, for the last preceding five consecutive years, been, actually supplying gas, water, heat, light, power or electricity to the public or to any municipal corporation; or of steam, electric or street railway or telegraph or telephone companies in actual operation in Canada, but loans on the security of, or the investment in debentures of any of the companies mentioned in this clause shall not in the aggregate exceed one-fifth of the paid-up capital of the company;

"(d) in the case of a life company, life or endowment policies or contracts issued by the company, but not in excess of the loan value of such policy or contract.

(2) Uninvested funds of the company shall be kept on deposit in the name of the company in a post office savings bank or in a chartered bank of Canada.

"208. Any insurance company incorporated or licensed under this Act may hold absolutely for its own use and benefit such real estate as is necessary for the transaction of its business, and, when so authorised by the Lieutenant Governor in Council, may acquire or construct a building larger than is required for the transaction of its business, and may lease any part of such building not so required and may hold such real estate as is acquired by it by foreclosure or in satisfaction of a debt, and may sell, mortgage, lease or otherwise dispose of the same; but the corporation shall sell any such last mentioned real estate within seven years after it has been so acquired, otherwise it shall be forfeited to His Majesty for the uses of Saskatchewan.

"INVESTMENTS—ANNUAL REPORT.

"209. (1) In his annual report prepared for the minister under the provisions of section 3 of this Act, the superintendent shall allow as assets only such of the investments of the several companies as are authorized by this Act, or by their Acts of incorporation, or by the general Acts applicable to such investments.

"(2) In his said report the superintendent shall make all necessary corrections in the annual statements made by the companies as herein provided and shall be at liberty to allow or disallow any asset other than an investment authorized by law or to increase or diminish the liabilities of such companies to the true and correct amounts thereof as ascertained by him in the examination of their affairs at the head office thereof in Canada, or otherwise.

"(3) The superintendent may request any provincial company to dispose of and realize any of its investments acquired after the passing of this Act and not authorized by this Act, and the company shall within sixty days after receiving such request absolutely dispose of and realize the said investments, and if the amount realized therefrom falls below the amount paid by the company for the said investments, the directors of the company shall be jointly and severally liable for the payment to the company of the amount of the deficiency:

"Provided that if any director present when any such investment is authorized does forthwith, or if any director then absent, does, within eight days after he becomes aware of such investment, give notice of his protest by registered letter to the superintendent, such director may thereby, and not otherwise exonerate himself from such liability.

"(4) An appeal shall lie in a summary manner from the ruling of the superintendent as to the admissibility of any asset not allowed by him, or as to any item or amount so added to liabilities, or as to any correction or alteration made in any statement, or as to any other matter arising in the carrying out of the provisions of this Act, to the Lieutenant Governor in Council, who shall have power to make all necessary rules for the conduct of appeals under this section.

"(5) For the purpose of such appeal the superintendent shall, at the request of the company interested give a certificate in writing setting forth the ruling appealed from and the reasons therefor, which ruling shall, however, be binding upon the company unless the company shall within fifteen days after notice of such ruling serve upon the superintendent notice of its intention to appeal therefrom, setting forth the grounds of appeal and within fifteen days thereafter file its appeal with the Lieutenant Governor in Council and with due diligence prosecute the same, in which case action on such ruling shall be suspended until the Lieutenant Governor in Council has rendered judgment thereon."

28. This Act shall come into force on the first day of May, 1919.

(2) An Act to amend The Municipal Hail Insurance Act. (*Assented to February 5, 1919.*)

His Majesty, by and with the advice and consent of the Legislative Assembly of Saskatchewan, enacts as follows:

1. The Municipal Hail Insurance Act, being chapter 15 of the statutes of 1917, is amended by inserting therein after section 14 the following:

"15. (1) The directors shall:

"(a) name the total indemnity to be paid on each quarter sections on which the rate of four cents per acre only is levied;

"(b) fix an additional rate per acre to be levied on all the land of an owner under cultivation in excess of forty acres, such rate to be collected in the same manner as the flat rate:

Provided that it shall not be obligatory upon the directors to fix such rate during the year 1919.

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"(2) The owner of land, not exceeding in area 640 acres, of which at least 25 per cent is under cultivation, may withdraw from the operation of the bylaw hereafter in section 19 mentioned for a period of two years or more.

"(3) The owner of land exceeding 640 acres in extent, of which at least 50 per cent is under cultivation, may withdraw from the operation of the bylaw for a period of two years or more."

2. Section 15 of the said Act is renumbered as 16, and amended by adding thereto the following subsection:

"(2) The directors shall possess all the powers of making bylaws hereinbefore conferred upon the association, but no bylaw of the directors shall be contrary to or inconsistent with an unrepealed bylaw of the association, and any bylaw made by the directors may be amended or repealed by a bylaw duly passed by the association."

3. Section 16 is repealed.

4. Subsection (2) of section 25 is amended by striking out the words "have been" from the seventh line and substituting therefor the word "be."

5. Section 33 of the said Act is amended by adding thereto the following subsection:

"(2) In all cases where the loss or damage by hail does not exceed 5 per centum of the crop upon such hailed area at the time of damage, the cost of inspection shall be paid by the claimant."

6. Subsection (3) of section 34 is amended by inserting after the word "shall" in the first line the words "if requested so to do by any municipality."

7. (1) Subsection (1) of section 39 is amended by striking out all the words from the beginning to the word "year" where it occurs a second time in the second line, and substituting therefor the following:

"The directors may, during the year 1919, and shall from year to year thereafter, beginning with the year 1920, fix."

(2) Subsection (2) of the said section 39 is amended by striking out the word "association" from the third line and substituting therefor the word "directors."

8. The said Act is further amended by inserting after section 42 the following:

"42A. The right to be indemnified for loss by hail, to which the owner of a crop be entitled under the provisions of this Act, shall cease when the grain is cut or harvested or wholly destroyed by any agency other than hail."

(3) An Act to incorporate The Universal Insurance Company, Limited, (*Assented to December 20, 1918.*)

This Act incorporates the company with power to transact all classes of insurance except life insurance. Insurance business is not permitted to be transacted until two hundred thousand dollars of capital has been subscribed and thirty-five thousand dollars paid thereon. The head office of the company is to be in the City of Regina.

PROVINCIAL TAXES AND FEES.

In the Report for each of the years 1912 to 1918 inclusive there was published a summary statement of the taxes and fees required by the various provinces of Canada from insurance companies licensed by this Department. A similar statement was given in respect to taxes and fees required by municipalities, cities and towns, within the various provinces. This information has been brought up to date and is here given in sufficient detail, it is believed, for most purposes. As hereinafter indicated the information, in regard to municipalities, cities and towns is in some cases incomplete. There has been added information in respect of fees for agents' certificates of authority and taxes applicable to unlicensed insurance.

ALBERTA.

By the Province—

(a) *Registration and filing of documents.*—Filing of documents preliminary to issue of license, \$10. Registration and renewal thereof: life insurance, \$300; fire, storm, cyclone, tornado, inland marine, inland transportation and sprinkler leakage insurance, \$300; hail insurance, \$200; accident (including vehicle and public liability), automobile, sickness and guarantee insurance, \$200; one or more of the following: plate glass, automobile, guarantee, burglary, steam boiler, storm, cyclone, tornado, inland marine, inland transportation and sprinkler leakage insurance, \$50; one or more of all other classes, \$50. Every underwriters agency undertaking one or more of all classes of insurance, \$100.

(b) *Income Tax.*—The premium income of all insurance companies is taxed to the extent of 1 per cent thereof. If a company lends money on security in the province and has more than \$50,000 invested in the province, the gross income received from its total investments in the province is taxed to the extent of $\frac{1}{4}$ per cent thereof.

(c) *Unlicensed insurance.*—

(d) *Agency license fees.*—

Every agent shall pay to the superintendent for the use of the province for each certificate of authority or renewal thereof:

1. To undertake all classes of insurance except life insurance:	
In any place in the province.....	\$25 00
In any place in the province except in cities.....	7 00
In any place in the province except in cities and towns....	3 00
2. To undertake life insurance anywhere in the province.....	3 00
3. To undertake anywhere in the province all classes of insurance except fire or life insurance.....	3 00

By Municipalities—

No taxes or fees permitted.

BRITISH COLUMBIA.

By the Province—

(a) *Registration and filing of documents.*—For filing documents and application for license, \$5; charge for publication notice of license, \$5. Initial license fee for all insurance companies, \$250. For application on renewal of license: all companies, \$5; supplementary license, \$50.

(b) *Income Tax.*—A tax of 2 per cent of income (all sources) is required from all insurance companies.

(c) *Unlicensed insurance.*—2 per cent on premiums.

(d) *Agency license fees.*—None.

By Municipalities—

No special taxes or fees are charged by municipalities.

MANITOBA.

By the Province—

(a) *Registration and filing of documents, etc.*—Filing of documents prior to issue of license, \$5. Service of Insurance Inspector acting as attorney for service of process, \$5 annually. Registration—Fire, hail, or life companies, \$200; accident, guarantee or surety, \$100; inland marine or plate glass, \$25. Underwriters' Permit, \$100.

(b) *Income Tax.*—2 per cent on the gross premium income of all companies.

(c) *Agents' license fees.*—Fire insurance: cities, \$20; towns, \$5; villages, \$3. Life insurance and miscellaneous classes, \$2.

(d) *Unlicensed insurance.*—If the business is written through a special broker there is a tax of 2 per cent of premiums; otherwise the assured pays.

By Municipalities—

No special taxes are charge by municipalities, except the town of Virden, and Le Pas.

NEW BRUNSWICK.

By the Province—

The taxes imposed by the Province may be conveniently classed according to the nature of the business transacted and are as follows:—

(a) *Fire Insurance Companies.*—A tax on premium income of 2 per cent thereof, but not less than \$100, on companies having a Dominion License, and on other companies, 2 per cent on net premium income, but not less than \$25.

(b) *Life Insurance Companies.*—An annual tax of \$100, and in addition $1\frac{1}{2}$ per cent of the net premium income.

(c) *Other Companies.*—2 per cent of the net premium income, but not less than \$25.

(d) *Tax on resident insurance agents,* nil; on non-resident agents, \$100.

(e) *Unlicensed insurance.*—A tax of 2 per cent on the net premiums except in respect to renewal premiums on life insurance policies issued prior to April 24, 1920.

By Municipalities—

Information wanting.

NOVA SCOTIA.

No fees are charged for registration or for filing documents.

(a) Income Tax:—

The Gross Premium income of all Insurance Companies is taxed to the extent of 2 per cent for general revenue and $\frac{1}{2}$ per cent under the Fire Prevention Act for the appointment of a Fire Marshal. There is no tax on income from other sources.

(b) Agency License fees:—

Fire Insurance in Cities.....	\$10 00
Incorporated Towns.....	5 00
Elsewhere.....	2 00

For Life or Accident Ins..... 2 00

Non-resident..... 50 00

unless territory of Agent includes Nova Scotia, in which case fee is..... 10 00

(c) Unlicensed Insurance Tax:—

Same rate as for licensed Company.

No special taxes are imposed by municipalities, towns or by rural municipalities.

City Taxes:—

The City of Halifax imposes taxes annually as follows: each Company doing life, fire, marine, \$200; accident or guarantee insurance \$50; plate glass \$25. Information in regard to City of Sydney wanting.

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ONTARIO.

By the Province—

(a) *Registration and filing of documents.*—Application fee, \$5; filing power of attorney, \$5; registration, \$200.

(b) *Premium Income Tax.*—Annual tax under the Corporations Tax Act, 1914 (amended 1920). Life insurance, $1\frac{1}{4}$ per cent of gross premiums, less cash value of dividends to policyholders, fire and other, 1 per cent of gross premiums. Reinsurance premiums are deductible from the gross only when paid to a company with a principal or head office in Ontario.

If any country or state imposes taxes or fees which have the effect of discriminating against any insurance companies organized under the laws of Canada or Ontario, having their principal office in Ontario, then any company organized under the laws of any such country or state may be required to pay additional taxes and fees in Ontario but not exceeding the taxes and fees required by such country or state from insurance companies organized under the laws of Canada or Ontario:

(c) Agents' certificate of authority, life, fire or casualty, \$3.

(d) Underwriters' agencies, \$100.

(e) Insurance brokers placing business with unregistered companies, \$25.

By Municipalities—

In addition to taxes on real estate owned a business tax is imposed by some municipalities, but is proportionate to the value of the real property owned.

PRINCE EDWARD ISLAND.

By the Province—

Extra provincial insurance companies pay an annual tax depending on the class of business as follows, namely: Life insurance, \$300; fire insurance, \$200; accident, \$75; guarantee, \$50; and accident and guarantee, \$100. An additional war tax of one-third of the annual tax is required.

By Cities and Towns—

The city of Charlottetown imposes an annual tax as follows: Life, \$100; fire, \$75; guarantee \$25; accident, \$25; and plate glass, \$10.

The town of Summerside imposes an annual tax as follows: Life, \$25; fire, \$10; accident \$15; plate glass, \$5.

The town of Georgetown imposes an annual tax as follows:—Life, \$3; fire, \$3; plate glass, \$1; guarantee, \$1.

The town of Souris imposes an annual tax of \$5 on all insurance companies.

The town of Borden imposes no taxes.

The town of Montague has not so far collected any taxes.

The town of Alberton does not impose any taxes.

Information in regard to other towns wanting.

QUEBEC.

By the Province—

(a) *Registration and filing of documents.*—Application for registry, \$5; filing of charter, \$1; filing of power of attorney, \$5; certificate of registry, \$150 annually.

(b) *Income Tax.*—The premium income of life insurance companies, $1\frac{1}{4}$ per cent thereof but not less than \$400; all other companies, 1 per cent but not less than \$250.

(c) *Fire Prevention Tax.*—Fire companies are taxed $\frac{1}{4}$ of 1 per cent in addition to the income tax above.

Income other than premium income is not taxed.

(d) *Agents Fees.*—Industrial, life or funeral insurance, \$2; for life insurance, cities, \$5; elsewhere, \$3; for all other classes of insurance in cities, \$10, elsewhere \$5.

(e) *Unlicensed Insurance Tax.*—Same as for licensed companies.

By Municipalities—

Municipalities have the power in their charters to impose taxes on insurance companies, but there is no statute establishing uniformity of such taxation.

SASKATCHEWAN.

By the Province—

For recording and filing of documents before the issue of a license \$ 10
For initial license to do business or renewal thereof:—

1. *Stock companies—*

(a) Life insurance in all its branches 200

(b) Fire, storm, cyclone, tornado, hail, inland marine, inland transportation and sprinkler leakage insurance 200

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SASKATCHEWAN—*Concluded.*

Underwriter's agencies.....	\$	100
All other companies.....		100

NOTE.—Additional license to a company licensed to transact the business of any one of the above groups (except group (a)) to transact the business of any other group not exceeding three in all:—One half the above amounts for each additional group.

2. *Mutual companies*—

Provincial companies.....	\$	25
Extra provincial companies.....		150

3. *For certificate of authority as agents*—

In case of fire insurance:

In cities.....	25
In towns.....	7
Elsewhere.....	5

In case of all other classes of insurance (mutual and stock)..... 3

NOTE.—The holding of a certificate for underwriting fire insurance shall *ipso facto* be authority for underwriting all other classes.

4. Unlicensed Insurance tax, $1\frac{1}{3}$ per cent of premiums payable.*Income Tax.*—On the gross premium income of all companies—

		Thereof
Premium income less than \$50,000.....		1 $\frac{7}{8}$ %
“ \$50,000 but less than \$100,000.....		1 $\frac{1}{2}$ %
“ \$100,000 but less than \$200,000.....		1 $\frac{3}{4}$ %
“ \$200,000 or more.....		2 $\frac{7}{8}$ %

The minimum tax is \$100 if the authorized capital does not exceed \$100,000 and \$175 if the capital exceeds \$100,000.

INSOLVENT COMPANIES IN THE ISLANDS OF LIQUIDATORS.

(1) THE VICTORIA-MONTREAL FIRE INSURANCE COMPANY.

Statement of the Liquidator, John Hyde, as at March 31, 1920.

ASSETS.

Cash balance in bank.....	\$	2,469	64
Shareholders' balances considered good.....		116,624	99
Total assets considered good.....	\$	119,094	63
Assets considered doubtful or bad:—			
Shareholders' balances.....	\$	35,197	78
Bills receivable.....		20,072	88
T. A. Temple & Sons.....		37,727	49
Agencies and brokers' balances.....		6,597	87
		99,596	02
Total assets.....	\$	218,690	65

LIABILITIES.

Return premiums unclaimed.....	\$	91	31
Claims not filed or not admitted but of which the liquidator has notice.....		36,253	22
Total liabilities.....	\$	36,344	53

CASH STATEMENT FROM APRIL 1, 1919 TO MARCH 31, 1920.

Receipts.

Cash in bank, March 31, 1919.....	\$	2,395	71
Interest on bank account till November 30, 1919.....		73	93
	\$	2,469	64

Expenditure.

Balance on hand March 31, 1920.....	\$	2,469	64
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(2) LA COMPAGNIE D'ASSURANCE CONTRE L'INCENDIE DE RIMOUSKI.

Mr. Theodore Meunier, liquidator of the Company, furnished the following provisional statement of its assets and liabilities as at December 31, 1919, and of income and expenditure from June 30, 1919 to December 31, 1919.

ASSETS.

Cash on hand.....	\$ 20,797 85
Due by agents.....	13,959 65
Due by Colonial Fire Insurance Co. (in liquidation).....	1,481 11
Due by Calgary Fire Insurance Co. (in liquidation).....	423 47
Due by Carnegie Trust Co. (in liquidation).....	4,022 74
Furniture, fixtures and maps.....	975 00
Uncalled capital.....	31,877 08
Due by United Counties' Insurance Co. (in liquidation).....	7,498 61
Total assets, nominal value.....	\$ 81,035 51

LIABILITIES.

Claims of policyholders who rank as privileged creditors (chap. 144, sec. 176 of the Winding-up Act) \$198,595.67, less paid cheques of the first dividend \$36,705.96.....	\$ 161,889 71
Privileged claims, being salaries and taxes due to the Crown.....	294 25
Claims of ordinary creditors.....	22,650 62
Total.....	\$ 184,834 58

NOTE.—The actual value of the assets is considerably less than the nominal value shown above.

INCOME.

Cash on hand June 30, 1919.....	\$ 23,000 21
Interest on deposits.....	126 79
Agents.....	261 45
Shareholders.....	90 00
Total.....	\$ 23,478 45

EXPENDITURE.

Liquidator's fees.....	\$ 500 00
Inspector's fees.....	100 00
Salaries.....	1 350 00
Rents and lighting.....	180 15
Exchange.....	0 35
Taxes.....	12 00
First dividend.....	538 10
Cash on hand December 31, 1919.....	20,797 85
Total.....	\$ 23,478 45

(3) THE ONTARIO FIRE INSURANCE COMPANY.

The Trusts and Guarantee Co., liquidator, has furnished the following provisional statement of assets and liabilities of the above company, as at March 31, 1920 and of the income and expenditure for the year ended on that date. The liquidator's estimate of what the assets may be reasonably expected to realize is included in the following statement.

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(3) THE ONTARIO FIRE INSURANCE COMPANY—*Concluded.*

ASSETS.		Expected
	Book value.	to realize.
Cash in bank.....	\$ 27,056 76	\$ 27,056 76
Agents' balances.....	1,716 14	400 00
Western Canada Fire Insurance Co. (in liquidation).....	20,000 00	20,000 00
Real estate and mortgage.....	25,006 63	1,760 00
Contributories.....	5,890 00	2,690 00
	<u>\$ 79,669 53</u>	<u>\$ 51,906 76</u>

LIABILITIES.

†Claims of policyholders after deducting Preferred Dividend of 25 per cent.....	\$ 135,444 40
Claims other than those of policyholders.....	3,978 11
Claims other than those of policyholders, not yet admitted.....	16,845 81
	<u>\$ 156,268 32</u>

INCOME (April 1, 1919 to March 31, 1920).

Accounts receivable:—	
Cash in bank April 1, 1919.....	\$ 20,694 99
Agents.....	\$ 407 49
Reinsurance.....	1,387 26
Dividend of 50 p.c. on claim against Western Canada Fire Insurance Company.....	20,000 00
	<u>21,794 75</u>
Sale of office furniture.....	80 00
Rent—Real estate.....	160 00
Interest.....	650 88
Contributories.....	642 46
Refund of dividends paid.....	72 83
Total.....	<u>\$ 44,095 11</u>

EXPENDITURE (April 1, 1919 to March 31, 1920).

Salaries.....	\$ 875 00
Printing, stationery and postage.....	274 37
Legal expenses.....	778 70
Taxes on real estate.....	30 40
Sundry expenses.....	273 86
Ordinary dividend No. 2 of 15%.....	14,806 02
Balance on hand, March, 31, 1920.....	27,056 76
Total.....	<u>\$ 44,095 11</u>

(4) ANGLO-AMERICAN FIRE INSURANCE COMPANY.

The liquidator, Mr. G. T. Clarkson, Toronto, furnished the following statement showing the receipts and disbursements from March 31, 1919, to March 31, 1920, also the assets of the company on the last mentioned date and summary of claims filed against the estate.

RECEIPTS.

Cash on hand March 31, 1919.....	\$ 26,963 37
Standard Bank, interest on deposit.....	547 65
Amount collected from shareholders.....	608 84
	<u>\$ 28,119 86</u>

†In addition to the Preferred Dividend of 25 per cent paid on the claims of the policyholders, a first Ordinary Dividend of 5 per cent has been paid on all claims admitted, while a Second Ordinary Dividend of 15 per cent has been paid on all claims except those for unearned premiums.

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(4) ANGLO-AMERICAN FIRE INSURANCE COMPANY—*Concluded.*

PAYMENTS.

Postage.....	\$	4	92
Bond premium.....		50	00
Ontario Fire Ins. Co. Settlement.....		300	00
J. W. Rutherford.....		600	00
Rent of vault.....		120	00
Costs.....		855	83
Balance.....		26,189	11
	\$	28,119	86

ASSETS.

Estimated value of contributions.....	\$	40,000	00
Deduct:—Amount due Western Assurance Co. under reinsurance agreement.....	\$	4,700	00
Reserve for cost of winding-up.....		15,000	00
Liquidators' out of pocket.....		6,366	76
		26,066	76
Balance.....	\$	13,933	24

LIABILITIES.

Trade creditors.....	\$	8,780	55
Montreal Canada Fire Ins. Co. on stock subscriptions.....		15,514	26
Fire losses admitted.....		28,435	89
Return premiums.....		14,571	70
Company claims, fire losses admitted.....		10,429	56
Unsettled:—			
Fire losses.....		16,207	15
Company fire losses.....		1,111	75
Ordinary claims.....		7,421	64
Return premiums.....		6,779	91
Claims unfilled:—			
Fire losses.....		1,730	37
		\$110,982	78

(5) THE MONTREAL CANADA FIRE INSURANCE COMPANY.

The following statement has been furnished by the National Trust Company, Limited, Toronto, liquidator of the company, showing the receipts and disbursements from March 31, 1919 to March 31, 1920, and the assets and liabilities on March 31, 1920.

RECEIPTS.

Cash in bank March 31, 1919.....	\$	13,135	57
Bank interest.....		350	56
Contributed by shareholders.....		850	00
	\$	14,336	13

DISBURSEMENTS.

Liquidation expenses.....	\$	153	75
Cash in bank March 31, 1920.....		14,182	38
	\$	14,336	13

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(5) THE MONTREAL CANADA FIRE INSURANCE COMPANY—*Concluded.*

ASSETS.

Cash in bank.....	\$ 14,182 38
Liabilities in excess of assets.....	15,256 26
	<hr/>
	\$ 29,438 64

LIABILITIES.

Fire losses in United States.....	\$ 15,244 62
Unearned premiums.....	7,837 17
General creditors.....	6,356 85
	<hr/>
	\$ 29,438 64

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FIRE PREVENTION.

During the past year the fire prevention movement in Canada has made substantial progress. Signs are manifest that an awakened public interest in the subject is already bearing fruit in a diminished fire loss. While complete statistics for Canada are not available, property values destroyed by fire in the year 1919 amounted to approximately \$24,000,000 as compared with \$33,000,000 in 1918, and \$25,000,000 in 1917. This reduction has been brought about despite constantly appreciating values and is largely to be accounted for by the fact that destructive fires in large properties were less numerous in 1919 than in former years. The provinces in which organized fire prevention campaigns were carried on during the year report the greatest decrease in loss by fire. In Ontario, Manitoba and Saskatchewan combined, the reduction amounted to almost forty per cent over the year 1918.

Unfortunately, the loss of life by fire in 1919 was not greatly less than in former years, the total number of deaths being 239. Classified by causes, returns show that 131 persons lost their lives in burning buildings, 35 through kindling fires with coal-oil and gasoline, 24 through ignition of clothing from open fires and lights, 23 through playing with matches, 14 in bush fires and 12 by miscellaneous explosions. Children were the victims in 60 per cent of these fatalities.

In the last annual report of this Department attention was called to the fact that substantial improvement in the fire waste situation could only be effected by more adequate protection of manufacturing and mercantile properties. That these classes of property are responsible for a large proportion of the fire loss is shown by the statistics now available. While 17,000 fires caused the destruction of property valued at approximately \$24,000,000 during the year 1919, almost fifty per cent of this loss was occasioned by 51 fires. These fires occurred in the following classes of property and in many cases resulted in heavy losses which might have been obviated by the installation of modern automatic sprinkler protection.

Class.	No. of res.	Total Loss.
Woodworking Plants.....	8	\$1,950,000
Grain and Flour Mill Properties.....	7	1,688,000
Metal Working Plants.....	5	1,153,000
Miscellaneous Industries.....	7	1,250,000
Mercantile Properties.....	11	1,527,000
Institution Buildings.....	4	1,050,000
Conflagrations.....	9	2,700,000
	51	\$11,318,000

The conclusion drawn from the reports of individual fires is supported by the returns from cities, towns and villages in Canada. Herewith is appended a comparative table of the total losses and per capita losses in the larger cities and towns. In cities with a population exceeding 10,000 the total property loss was \$8,818,933 and the average per capita loss \$2.87; in towns having a population of from 5,000 to 10,000 the total property loss was \$1,399,811 and the average per capita loss \$3.49, and in towns and villages with a population of from 1,000 to 5,000 the total property loss was \$1,795,996 and the average per capita loss \$3.11. These figures were gathered from municipal officials in the form of monthly returns and while they must be regarded as estimates only, they clearly show the places in which destructive fires occurred.

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Fire Losses in Municipalities where Population exceeds 10,000.

Municipality.	Population.	Total Loss.	Loss Per Capita.		
		\$	cts.	\$	cts.
<i>Ontario—</i>					
Belleville.....	12,000	25,178	00	2	09
Brantford.....	26,601	58,260	00	2	19
Chatham.....	16,000	117,894	00	7	37
Fort William.....	20,000	481,780	00	24	09
Galt.....	13,000	85,277	00	6	56
Guelph.....	18,974	14,527	00	0	76
Hamilton.....	110,137	258,837	00	2	35
Kingston.....	23,023	67,025	00	2	95
Kitchener.....	19,380	34,098	00	1	76
London.....	60,000	102,202	00	1	70
Niagara Falls.....	11,715	65,036	00	5	55
North Bay.....	10,183	34,468	00	3	38
Oshawa.....	12,700	87,024	00	6	85
Ottawa.....	110,000	211,121	00	1	92
Owen Sound.....	12,612	5,786	00	0	46
Peterboro.....	20,904	42,411	00	2	02
Port Arthur.....	17,000	165,616	00	9	74
St. Catharines.....	19,189	70,356	00	3	66
Sarnia.....	15,000	20,518	00	1	36
Sault Ste Marie.....	23,000	94,069	00	4	09
Stratford.....	17,373	37,875	00	2	18
St. Thomas.....	17,200	33,657	00	1	95
Toronto.....	539,000	1,156,995	00	2	15
Windsor.....	30,000	172,294	00	5	74
Woodstock.....	10,090	48,068	00	4	76
<i>Quebec—</i>					
Hull.....	32,000	35,030	00	1	09
Lachine.....	15,000	20,967	00	1	39
Montreal.....	684,464	1,584,881	00	2	31
Outremont.....	13,000	23,292	00	1	79
Quebec.....	120,000	711,558	00	5	92
St. Hyacinthe.....	12,500	8,350	00	0	66
Shawinigan Falls.....	10,500	114,150	00	10	87
Sherbrooke.....	23,000	87,421	00	3	80
Three Rivers.....	25,000	51,650	00	2	06
Verdun.....	28,000	18,328	00	0	65
Westmount.....	19,500	10,475	00	0	53
<i>Manitoba—</i>					
Brandon.....	14,500	9,346	00	0	64
St. Boniface.....	15,000	12,650	00	0	84
Winnipeg.....	183,378	432,387	00	2	35
<i>Saskatchewan—</i>					
Moose Jaw.....	21,000	30,255	00	1	44
Regina.....	40,000	36,016	00	0	90
Saskatoon.....	30,000	416,064	00	13	86
<i>Alberta—</i>					
Calgary.....	80,000	142,948	00	1	78
Edmonton.....	60,000	165,609	00	2	76
Lethbridge.....	14,500	27,390	00	2	88
Medicine Hat.....	11,000	17,285	00	1	57
<i>British Columbia—</i>					
New Westminster.....	16,500	8,886	00	0	53
Vancouver.....	115,000	603,659	00	5	25
Victoria.....	55,000	83,452	00	1	51
<i>Nova Scotia—</i>					
Amherst.....	11,000	4,634	00	0	42
Glace Bay.....	17,000	72,550	00	4	26
Halifax.....	70,000	280,635	00	4	00
New Glasgow.....	12,000	24,450	00	2	03
Sydney.....	30,000	116,043	00	3	86
<i>New Brunswick—</i>					
Moncton.....	20,000	25,500	00	1	27
St. John.....	60,000	128,900	00	2	14
<i>Prince Edward Island—</i>					
Charlottetown.....	12,000	11,800	00	0	98
Souris.....	11,000	12,000	00	1	09

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Fire Losses in Municipalities with Population of 5,000 to 10,000.

Municipality.	Population.	Total Loss.	Loss Per Capita.
		\$ cts.	\$ cts.
Ontario—			
Arnprior.....	5,500	615 00	0 11
Barrie.....	8,000	9,775 00	1 22
Brockville.....	10,000	9,122 00	0 91
Cobalt.....	5,181	12,187 00	2 35
Collingwood.....	7,500	24,974 00	3 33
Cornwall.....	7,500	735 00	0 09
Dundas.....	5,300	9,325 00	1 76
Hawkesbury.....	5,276	100 00	0 01
Ingersoll.....	5,500	1,100 00	0 20
Kenora.....	5,500	12,695 00	2 30
Lindsay.....	9,000	4,085 00	0 45
Orillia.....	7,500	17,700 00	2 36
Parry Sound.....	5,016	8,760 00	1 74
Port Hope.....	6,000	1,300 00	0 21
Renfrew.....	5,645	23,300 00	4 12
Smith's Falls.....	7,000	21,784 00	3 11
Sudbury.....	8,227	90,015 00	10 94
Trenton.....	5,602	272,800 00	48 69
Walkerville.....	7,500	29,080 00	3 87
Wallaceburg.....	7,000	5,214 00	0 74
Waterloo.....	5,200	5,200 00	0 53
Welland.....	9,975	9,975 00	2 60
Quebec—			
Cap de la Madeline.....	5,500	1,475 00	0 26
Chicoutimi.....	6,800	355,200 00	52 23
Granby.....	8,500	4,600 00	0 54
Grande Mere.....	8,000	875 00	0 10
Joliette.....	9,500	9,946 00	1 04
Jonquiere.....	5,000	10,300 00	2 06
La Tuque.....	6,000	5,175 00	0 86
Levis.....	10,000	6,080 00	0 60
Longueuil.....	6,500	2,500 00	0 38
Magog.....	5,000	2,080 00	0 41
Montmagny.....	6,000	225 00	0 03
Riviere du Loup.....	7,419	3,592 00	0 48
St. Jean.....	7,800	81,660 00	10 46
St. Jerome.....	6,000	2,310 00	0 38
Sorel.....	9,319	14,920 00	1 61
Thetford Mines.....	8,000	Nil.	Nil.
Valleyfield.....	9,800	6,279 00	0 64
Manitoba—			
Portage la Prairie.....	7,000	5,885 00	0 84
Saskatchewan—			
Leader.....	5,000	29,530 00	5 90
Prince Albert.....	7,000	18,116 00	2 58
Yorkton.....	5,000	400 00	0 08
British Columbia—			
Fernie.....	5,000	4,540 00	0 90
Nanaimo.....	9,000	5,215 00	0 57
Nelson.....	6,000	22,690 00	3 78
North Vancouver.....	8,500	13,358 00	1 57
Prince Rupert.....	6,000	5,749 00	0 95
Nova Scotia—			
Dartmouth.....	8,000	11,200 00	1 40
New Waterford.....	7,000	10,000 00	1 42
North Sydney.....	6,000	23,127 00	3 85
Springhill.....	6,000	625 00	0 10
Stellarton.....	5,000	275 00	0 05
Sydney Mines.....	9,000	15,315 00	1 70
Truro.....	7,500	11,000 00	1 46
New Brunswick—			
Bathurst.....	5,000	15,800 00	3 16
Campbellton.....	6,000	75,450 00	12 57
Fredericton.....	8,500	54,478 00	6 40

10 GEORGE V, A. 1920

Fire Losses in Municipalities with Population of 1,000 to 5,000.

Municipality.	Population.	Total Loss.	Loss Per Capita.
		\$ cts.	\$ cts.
Ontario—			
Alexandria.....	2,500	5,200 00	2 08
Alliston.....	1,800	200 00	0 11
Almonte.....	2,500	500 00	0 20
Amherstburg.....	3,000	2,825 00	0 94
Aurora.....	2,185	500 00	0 22
Aylmer.....	2,200	1,020 00	0 46
Blenheim.....	1,650	5,000 00	3 03
Blind River.....	1,800	9,900 00	5 50
Bowmanville.....	3,300	7,411 00	2 24
Bracebridge.....	2,303	1,333 00	0 57
Brampton.....	4,500	2,175 00	0 48
Bridgeburg.....	2,500	1,520 00	0 60
Campbellford.....	2,863	550 00	0 19
Cache Bay.....	1,000	950 00	0 95
Carleton Place.....	3,844	1,900 00	0 49
Chesley.....	1,800	19 00	0 01
Clinton.....	2,000	3,119 00	1 56
Cobourg.....	4,874	4,400 00	0 89
Cochrane.....	2,000	28,505 00	14 25
Copper Cliff.....	3,500	15,985 00	4 56
Deseronto.....	2,200	500 00	0 22
Dresden.....	1,500	125 00	0 08
Dunnville.....	3,700	66,536 00	17 98
Durham.....	1,750	50 00	0 02
Eastview.....	4,500	34,075 00	7 57
Essex.....	1,700	5 00	Nil.
Ford City.....	3,462	5,407 00	1 56
Forest.....	1,422	500 00	0 35
Fort Frances.....	3,500	8,633 00	2 46
Gananoque.....	3,400	2,400 00	0 70
Goderich.....	4,500	1,925 00	0 42
Gravenhurst.....	1,600	475 00	0 29
Hanover.....	3,500	50,000 00	14 28
Harriston.....	1,400	2,000 00	1 42
Haileybury.....	3,200	56,797 00	17 75
Hespeler.....	3,000	25 00	Nil.
Iroquois Falls.....	2,200	9,000 00	4 09
Keewatin.....	1,250	150 00	0 12
Kincardine.....	2,400	3,835 00	1 59
Kingsville.....	2,200	Nil.	Nil.
Leamington.....	3,647	4,505 00	1 23
Listowel.....	2,450	4,950 00	2 02
Little Current.....	1,500	22,000 00	14 66
Mattawa.....	1,450	6,025 00	4 15
Meaford.....	2,500	Nil.	Nil.
Milton.....	1,800	12,820 00	7 12
Merriton.....	2,553	3,660 00	1 43
Mitchell.....	1,672	Nil.	Nil.
Mount Forest.....	2,000	225 00	0 11
New Market.....	3,800	21,500 00	5 65
New Liskeard.....	2,000	1,500 00	0 75
Napanee.....	2,863	8,000 00	2 79
Niagara-on-the-Lake.....	1,700	1,500 00	0 88
Oakville.....	3,000	1,650 00	0 55
Orangeville.....	2,500	1,200 00	0 48
Palmerston.....	1,890	560 00	0 26
Parkhill.....	1,300	Nil.	Nil.
Penetanguishene.....	4,000	48,865 00	12 21
Perth.....	4,500	300 00	0 06
Petrolia.....	3,012	5,899 00	1 92
Pictou.....	3,257	2,400 00	0 73
Port Colborne.....	3,000	20,400 00	6 80
Prescott.....	2,660	7,864 00	2 95
Preston.....	4,966	900 00	0 18
Rainy River.....	1,385	12,331 00	8 90
Ridgetown.....	2,200	1,800 00	0 81
Rockland.....	4,000	1,000 00	0 25
St. Mary's.....	4,000	910 00	0 22
Sandwich.....	3,643	2,525 00	0 69

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Fire Losses in Municipalities with Population of 1,000 to 5,000.

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Municipality.	Population.	Total Loss.	Loss Per Capita.
		\$ cts.	\$ cts.
Ontario—Concl.—			
Seaforth.....	2,220	390 00	0 17
Simcoe.....	4,500	44,755 00	9 94
Southampton.....	1,650	600 00	0 36
Stayner.....	1,039	430 00	0 41
Strathroy.....	2,900	475 00	0 16
Sturgeon Falls.....	3,315	125,000 00	37 70
Thessalon.....	1,400	2,964 00	2 11
Thorold.....	4,800	42,790 00	8 91
Tilbury.....	1,700	1,525 00	0 89
Tillsonburg.....	3,400	9 00	Nil.
Timmins.....	4,750	19,015 00	4 00
Uxbridge.....	1,921	50 00	0 02
Yankleek Hill.....	1,500	10 00	Nil.
Walkerton.....	2,228	2,275 00	1 02
Weston.....	2,495	8,110 00	0 32
Whitby.....	3,000	1,600 00	0 53
Warton.....	1,560	58,025 00	37 19
Wingham.....	2,500	3,000 00	1 20
Quebec—			
Acton Vale.....	1,500	10,300 00	6 86
Arthabaska.....	1,450	1,110 00	0 75
Aylmer.....	3,711	2,400 00	0 64
Baie St. Paul.....	2,100	140 00	0 06
Beaconsfield.....	1,300	Nil.	Nil.
Beauceville.....	2,230	Nil.	Nil.
Beauharnois.....	2,010	4,210 00	2 09
Bedford.....	1,249	311 00	0 24
Berthierville.....	2,000	1,900 00	0 95
Black Lake.....	3,500	5,000 00	1 42
Beloeil.....	1,540	Nil.	Nil.
Bromptonville.....	1,400	200 00	0 14
Buckingham.....	4,000	2,901 00	0 72
Coaticook.....	3,565	8,000 00	2 24
Courville.....	1,370	400 00	0 29
Dorion.....	1,100	Nil.	Nil.
Dorval.....	1,500	75 00	0 05
Drummondville.....	3,800	4,400 00	1 15
Farnham.....	3,469	1,400 00	0 40
Iberville.....	2,850	2,025 00	0 71
Laprairie.....	1,800	22,600 00	12 55
L'Assomption.....	1,622	500 00	0 30
Lauzon.....	4,862	1,300 00	0 26
Laval Rapids.....	2,000	5,000 00	2 50
Louisville.....	1,500	800 00	0 53
Marieville.....	2,000	1 00	Nil.
Megantic (Lake).....	3,000	Nil.	Nil.
Montreal West.....	1,800	25 00	0 01
Nicolet.....	4,000	10,000 00	2 50
Pointe Aux Trembles.....	2,300	1,300 00	0 56
Pointe Claire.....	2,900	2,100 00	0 72
Richmond.....	2,800	1,125 00	0 40
Rimouski.....	3,300	285 00	0 08
Roberval.....	3,223	50,000 00	15 51
St. Anne de Bellevue.....	2,200	Nil.	Nil.
Ste. Agathe Des-Monts.....	2,600	6,875 00	2 64
St. Lambert.....	4,873	Nil.	Nil.
St. Laurent.....	3,100	Nil.	Nil.
St. Tite.....	1,600	1,600 00	1 00
Ste. Thérèse.....	2,800	5,500 00	1 96
Terrebonne.....	2,200	Nil.	Nil.
Trois Pistoles.....	1,284	200 00	0 15
Victoriaville.....	3,414	5,150 00	1 50
Waterloo.....	1,954	1,852 00	0 94
Windsor.....	2,195	300 00	0 13
Manitoba—			
Beausejour.....	1,000	1,500 00	1 50
Carman.....	1,416	2,000 00	1 41
Dauphin.....	4,500	1,450 00	0 32
Emerson.....	1,100	5,550 00	5 04

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Fire Losses in Municipalities with Population of 1,000 to 5,000.

Municipality.	Population.	Total Loss.	Loss Per Capita.
		\$ cts.	\$ cts.
Manitoba—Concl.—			
Killarney.....	1,000	3,600 00	3 60
Melita.....	1,000	400 00	0 40
Minnedosa.....	1,532	335 00	0 21
Morden.....	1,256	12,000 00	9 60
Neebawa.....	2,000	850 00	0 42
Selkirk.....	3,800	300 00	0 07
Souris.....	2,000	400 00	0 20
The Pas.....	2,000	4,100 00	2 05
Virden.....	1,700	4,700 00	2 76
Saskatchewan—			
Assiniboia.....	1,115	Nil.	Nil.
Battleford.....	1,111	700 00	0 63
Biggar.....	1,674	Nil.	Nil.
Broadview.....	1,200	Nil.	Nil.
Canora.....	1,400	2,540 00	1 81
Carnduff.....	1,500	2,000 00	1 33
Estevan.....	2,100	2,550 00	1 21
Herbert.....	1,000	35,015 00	35 01
Humboldt.....	1,975	17,500 00	8 86
Indian Head.....	1,700	23,085 00	13 57
Kamsack.....	1,802	2,600 00	1 44
Kerrobert.....	1,000	2,600 00	2 60
Kindersley.....	1,000	10 00	0 01
Maple Creek.....	1,409	1,500 00	1 06
Melfort.....	1,616	9,510 00	5 88
Melville.....	2,800	12,300 00	4 39
Moosomin.....	1,500	Nil.	Nil.
North Battleford.....	4,000	3,360 00	0 84
Rosetown.....	1,200	7,725 00	6 43
Rosethorn.....	1,300	26,100 00	20 07
Shaunavon.....	1,000	5,030 00	5 03
Sutherland.....	1,000	75 00	0 07
Swift Current.....	3,900	39,905 00	1 23
Watrous.....	1,100	4,000 00	3 63
Weyburn.....	4,000	17,875 00	4 46
Wilkie.....	1,000	2,520 00	2 52
Wolseley.....	1,050	2,525 00	2 40
Alberta—			
Beverley.....	1,500	2,860 00	1 90
Blairmore.....	1,400	85,000 00	60 71
Camrose.....	2,000	20,650 00	10 32
Cardston.....	1,600	2,043 00	1 27
Claresholm.....	1,100	2,200 00	2 00
Coleman.....	2,000	5,155 00	2 55
Drumheller.....	2,015	200 00	0 09
Hanna.....	1,600	30,000 00	18 75
High River.....	1,500	95 00	0 06
Lacombe.....	1,200	2,000 00	1 66
MacLeod.....	1,800	1,600 00	0 88
Magrath.....	1,200	Nil.	Nil.
Olds.....	1,100	80,500 00	73 18
Pincher Creek.....	1,200	50 00	0 04
Raymond.....	1,600	Nil.	Nil.
Redcliff.....	2,200	45 00	0 02
Red Deer.....	2,000	862 00	0 43
St. Albert.....	1,100	2,300 00	2 09
Stettler.....	2,000	5,000 00	2 50
Taber.....	1,800	Nil.	Nil.
Vegreville.....	1,500	2,275 00	1 51
Vermilion.....	1,200	3,200 00	2 66
Wainwright.....	1,000	Nil.	Nil.
Wetaskiwin.....	2,500	2,100 00	0 84
British Columbia—			
Armstrong.....	1,200	18,900 00	15 75
Chilliwack.....	1,600	8,300 00	5 18
Cranbrook.....	2,500	6,700 00	2 68
Cumberland.....	1,500	1,480 00	0 98
Duncan.....	1,200	Nil.	Nil.
Enderby.....	1,000	473 00	0 47

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Fire Losses in Municipalities with Population of 1,000 to 5,000.

Municipality.	Population.	Total Loss.	Loss Per Capita.	
		\$ cts.	\$	cts.
British Columbia—Concl.—				
Grand Forks.....	2,000	2,628 00	1	37
Kamloops.....	1,000	Nil.	Nil.	
Kaslo.....	4,643	22,455 00	4	83
Kelowna.....	2,800	435 00	0	15
Ladysmith.....	3,500	550 00	0	15
Port Alberni.....	1,200	100 00	0	08
Port Coquitlam.....	1,000	Nil.	Nil.	
Port Moody.....	1,600	3,133 00	1	95
Prince George.....	2,200	8,915 00	4	05
Revelstoke.....	4,100	1,175 00	0	28
Rossland.....	3,000	8,435 00	2	81
Salmon Arm.....	1,000	Nil.	Nil.	
Trail.....	4,000	7,900 00	1	97
Vernon.....	3,500	4,390 00	1	25
Nova Scotia—				
Annapolis Royal.....	1,200	500 00	0	41
Antigonish.....	1,900	16,400 00	8	63
Bridgewater.....	3,000	1,850 00	0	61
Canso.....	2,000	Nil.	Nil.	
Dominion.....	2,500	1,200 00	0	48
Digby.....	1,300	5,000 00	3	84
Inverness.....	3,000	1,425 00	0	47
Kentville.....	3,500	3,200 00	0	91
Liverpool.....	2,500	1,518 00	0	60
Louisburg.....	1,200	20,000 00	16	66
Lunenburg.....	2,700	750 00	0	27
Middleton.....	1,000	Nil.	Nil.	
Oxford.....	1,600	550 00	0	34
Parrsboro.....	2,500	4,000 00	1	60
Pictou.....	4,000	1,862 00	0	46
Port Hawkesbury.....	1,000	Nil.	Nil.	
Shelburne.....	1,800	3,900 00	2	16
Trenton.....	3,000	Nil.	Nil.	
Wedgeport.....	1,500	Nil.	Nil.	
Westville.....	4,347	1,400 00	0	32
Windsor.....	3,500	60,235 00	17	21
Wolfville.....	1,800	17,500 00	9	72
New Brunswick—				
Dalhousie.....	1,800	800 00	0	44
Dorchester.....	1,080	Nil.	Nil.	
Edmundston.....	3,500	Nil.	Nil.	
Grand Falls.....	1,280	Nil.	Nil.	
Marysville.....	1,837	1,500 00	0	82
Milltown.....	1,900	6,425 00	3	38
Newcastle.....	4,000	12,695 00	3	17
Richibucto.....	1,500	1,000 00	0	66
St. George.....	1,000	Nil.	Nil.	
St. Stephen.....	3,000	4,170 00	1	39
Sackville.....	4,000	3,600 00	0	90
Shediac.....	2,000	Nil.	Nil.	
Sussex.....	2,000	15,345 00	7	67
Prince Edward Island—				
Summerside.....	3,300	4,000 00	1	21

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UNDERWRITING PROFIT.

In last year's report a tabulation was made showing the underwriting profit realized from the business of fire insurance in Canada, by decades for the fifty years 1869 to 1918, inclusive, and separately for each of the last five years. The results may be summarized as follows, the ratios given being the underwriting profit per cent of cash premiums received.

Period.	Canadian Companies.	British Companies.	Foreign Companies.	All Companies.
1869-78.....	-15.01	-17.56	- 2.28	-15.29
1879-88.....	- 2.13	10.20	16.59	7.59
1889-98.....	0.52	3.84	- 0.85	2.65
1899-08.....	- 1.65	5.43	9.06	4.62
1909-18.....	2.88	9.65	7.26	7.68
For fifty years.....	- 0.84	6.31	7.03	4.99
1915.....	1.77	17.30	16.34	14.32
1916.....	12.82	3.88	4.81	5.72
1917.....	9.14	6.67	- 0.11	4.85
1918.....	10.84	7.29	2.14	6.16
1919.....	7.00	11.38	14.61	11.75
For five years.....	8.37	9.18	7.58	8.53

The foregoing rates of underwriting profit are computed by deducting from the premiums earned the losses and expenses incurred, the premiums earned being arrived at by deducting from the premiums written the increase in the full unearned premium reserve. No special allowance is made for conflagration losses for the reason that interest on the reserve funds is not taken into account in the calculation and also for the reason that the losses from conflagrations are included in the losses incurred and the period over which the figures extend will be conceded to be sufficiently long to give proper effect to the law of average, even in the case of a factor subject to such great fluctuations as conflagrations.

UNLICENSED AUTOMOBILE INSURANCE.

It has been brought to the attention of the Department during the year that a considerable amount of unlicensed insurance on automobiles is being placed by owners of property situated in Canada and that no return has been made of this insurance under the provisions of the Insurance Act.

It should be pointed out that in so far as this insurance covers against loss by fire it is subject to the provisions of section 129 of the Insurance Act and that a return is therefore required to be made in the same way as if the insurance were placed on real property. It is also necessary, in order that such business may be legally inspected and losses legally adjusted, that the insurance shall have been effected outside of Canada and without any solicitation whatsoever, directly or indirectly, on the part of the company or underwriters with whom the same is placed.

In so far as the insurance covers against hazards other than fire no permission is granted by the Act for the inspection of the risk or the adjustment of the loss. Section 132 of the Act expressly excludes the said permission from the fire provisions made applicable by that section to casualty business. The transaction of such business is therefore a violation of the Act and renders the inspector or adjuster subject to the penalties prescribed by the Act.

NEW LICENSES ISSUED.

Since the beginning of the year several applications have been received from insurance companies for licenses to transact business under the Insurance Act, 1917.

Licenses have been issued to the following companies for additional classes of business: to the Casualty Company of Canada, to the Continental Insurance Company, to the Fidelity-Phoenix Fire Insurance Company of New York, to the London Mutual Fire Insurance Company of Canada and to the Palatine Insurance Company, Limited, for automobile insurance; to the National Surety Company for forgery insurance; to the Dominion of Canada Guarantee and

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Accident Insurance Company for steam boiler insurance; to the Continental Casualty Company for accident, automobile and sickness insurance throughout Canada; to the Alliance Insurance Company of Philadelphia and to the Glens Falls Insurance Company for sprinkler leakage insurance, to the General Accident Assurance Company of Canada and to the Imperial Guarantee and Accident Insurance Company of Canada for burglary insurance; to the Home Insurance Company for burglary and property damage insurance; to the Phoenix Insurance Company of Hartford for hail insurance; to the United States Fidelity and Guaranty Company for robbery insurance and to the Westchester Fire Insurance Company for explosion insurance.

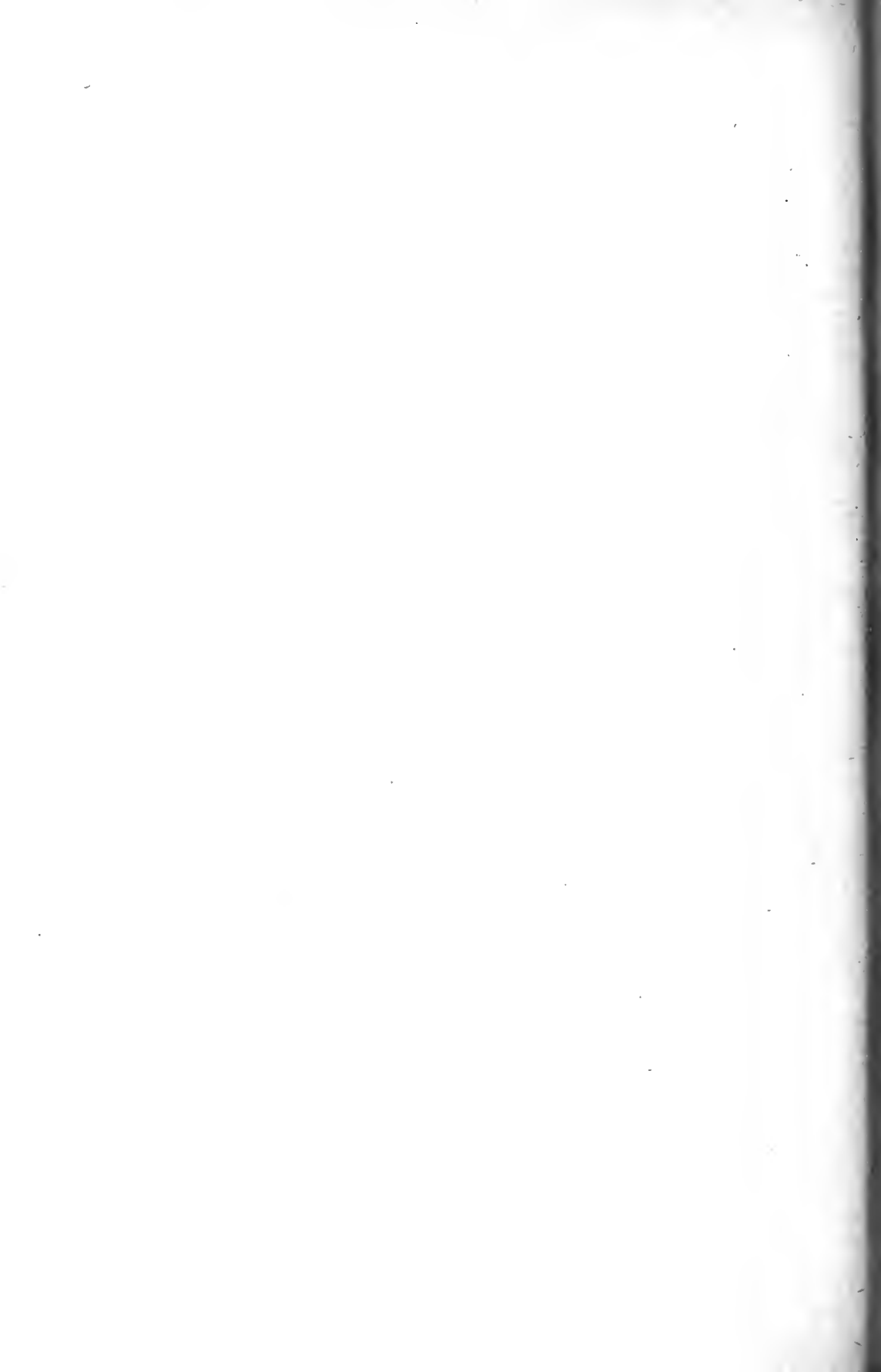
Licenses have also been issued during the present calendar year for the first time to the following companies: Royal Indemnity Company for accident, automobile, burglary, guarantee, sickness and steam boiler insurance and L'Abeille for hail insurance.

At the present time applications for licenses are being considered from the following Companies:— From the American Central Insurance Company for automobile and explosion insurance; from the Grain Insurance and Guarantee Company for fire and guarantee insurance; from the Lumbermen's Mutual Casualty Company for automobile insurance; from The Hartford Accident and Indemnity Company for accident, automobile, burglary, guarantee, live stock, plate glass and sickness insurance; from the Hartford Live Stock Insurance Company for live stock insurance and from the National Provincial Plate Glass and General Insurance Company, Limited, for fire insurance.

I have the honour to be, Sir, Your obedient servant,

G. D. FINLAYSON,

Superintendent of Insurance.



ABSTRACT

OF STATEMENTS MADE BY COMPANIES LICENSED TO TRANS-
ACT BUSINESS OF FIRE INSURANCE IN CANADA FOR
THE YEAR 1919 IN ACCORDANCE WITH
THE INSURANCE ACT, 1917.

GENERAL TABLES.

ASSETS OF COMPANIES, FIRE, ETC.

LIABILITIES OF COMPANIES, FIRE, ETC.

INCOME AND EXPENDITURE OF COMPANIES, FIRE, ETC.

PERCENTAGE OF LOSSES TO PREMIUMS, ETC., ETC.

ABSTRACT FOR THE YEAR 1919.

FIRE INSURANCE IN CANADA.—CANADIAN COMPANIES.

No.	Companies.	Net cash received for Premiums.	Re-insurance and return Premiums.	Gross cash received for Premiums.	Gross amount of policies new and renewed.	Net amount at risk at date.	Net amount of losses incurred during Year.	Net amount paid for losses.	Reserve for Unsettled Losses.	
		\$	\$	\$	\$	\$	\$	\$	Not resubd.	Resubd.
1.	Acadia Fire.	224,010	181,119	405,120	29,994,691	25,162,488	113,248	163,573	11,138	None.
2.	Antigonish Farmers.	1,988	None.	1,688	264,018	462,298	620	617	1,170	None.
3.	Beaver Fire.	35,172	68,919	104,091	6,545,809	4,593,213	7,290	295,435	1,790	None.
4.	British America.	795,194	524,782	1,319,976	135,030,834	109,125,008	334,653	97,715	110,009	3,172
5.	British Colonial.	187,362	186,807	374,169	27,407,997	22,265,685	95,679	41,906	8,136	6,492
6.	British Northwestern.	89,089	66,948	156,037	14,816,703	7,824,150	33,986	27,354	2,169	None.
7.	Canada Accident and Fire.	76,376	131,815	208,191	33,900,954	9,659,306	25,949	65,623	5,500	None.
8.	Canada National.	187,800	149,657	336,866	23,158,794	22,817,287	1,482	1,480	None.	None.
9.	Canada Security.	27,913	8,890	36,713	2,722,067	1,886,508	31,884	114,692	10,279	None.
10.	Canadian Fire.	345,098	223,045	568,143	39,011,408	43,584,736	23,680	29,963	565	None.
11.	Canadian Indemnity.	87,222	199,804	6,826,765	6,597,863	None.	None.	None.	None.	None.
12.	Canadian Luncheoners.	1,349	40,305	41,654	1,905,304	None.	None.	None.	None.	None.
13.	Canadian Surety.	None.	None.	None.	None.	353,747	5	None.	None.	2,500
14.	Cumberland Farmers.	2,382	34	2,416	148,425	54,151,275	111,897	150,114	8,861	None.
15.	Dominion Fire.	380,694	185,951	566,645	47,468,704	10,709,730	9,171	14,017	339	None.
16.	Dominion of Canada Fire and Acc.	50,890	27,421	78,320	9,352,409	15,369,206	19,057	18,881	2,166	None.
17.	Fire Insurance Co. of Can.	128,524	164,367	292,831	35,100,616	1,859,113	5,136	3,353	1,784	None.
18.	General Accident of Canada.	8,751	16,404	25,155	3,712,580	25,297,592	55,219	4,227	10,863	None.
19.	Globe Indemnity.	138,356	138,035	276,391	29,400,894	1,762,442	4,853	26,826	655	None.
20.	Guardian Insurance Co. of Canada.	32,429	42,070	74,499	9,180,301	2,810,092	11,404	107,952	1,026	None.
21.	Halifax Fire.	21,362	8,407	29,769	2,690,334	None.	None.	None.	8,569	1,900
22.	Halifax Bay.	293,231	152,841	356,072	27,085,358	None.	None.	None.	None.	None.
23.	Imperial Guarantee and Acc.	106,750	173,131	279,881	32,667,172	15,779,724	53,371	51,175	6,818	None.
24.	Imperial Underwriters.	15,614	526	16,140	1,535,425	4,070,994	1,845	2,245	None.	None.
25.	Kings Mutual.	270,591	233,759	504,290	46,662,933	40,265,805	108,580	105,458	15,465	None.
26.	Liverpool Manitoba.	None.	None.	None.	None.	None.	None.	None.	None.	None.
27.	London and Lancashire Fire and Acc.	503,782	296,402	770,184	84,282,462	77,534,630	225,401	233,316	15,496	3,760
28.	London Mutual.	296,575	70,687	366,262	38,486,063	36,896,144	96,116	96,116	41,087	None.
29.	Mercantile.	585,447	529,286	1,114,727	89,800,858	75,643,288	212,550	285,300	27,955	None.
30.	Mount Royal.	15,190	495	15,685	785,063	1,063,453	4,964	4,964	None.	None.
31.	Mutual Fire.	None.	None.	None.	None.	None.	None.	None.	None.	None.
32.	North American Accident.	109,969	121,959	231,028	20,181,960	9,759,788	59,632	83,130	2,314	None.
33.	North Empire.	145,079	87,676	232,755	29,920,294	18,106,822	67,800	70,502	6,512	None.
34.	North West.	215,977	227,814	442,891	39,067,107	22,079,967	100,442	102,288	7,977	None.
35.	Ocidental.	112,187	113,285	225,472	24,617,948	16,554,452	32,333	31,557	3,909	3,334
36.	Pacific Coast.	3,381	3,389	448,000	448,000	1,259,500	1,051	1,239	12	None.
37.	Pictou County Farmers.	302,573	69,623	372,196	42,170,383	39,019,992	117,407	123,651	5,601	7,850
38.	Quebec.	710,373	1,438,507	2,148,880	253,113,119	219,252,493	356,129	353,481	83,000	13,537
39.	Western.	6,415,838	5,672,852	12,088,690	1,170,734,462	803,798,586	2,073,691	2,736,223	405,538	41,635
	Totals for 1919.	6,570,095	4,372,610	9,942,705	903,126,573	757,301,201	2,554,922	2,741,004	357,999	38,460
	Totals for 1918.	6,570,095	4,372,610	9,942,705	903,126,573	757,301,201	2,554,922	2,741,004	357,999	38,460

*For automobile (including fire risk) business see page xciv.

ABSTRACT OF STATEMENTS

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SESSIONAL PAPER No. 8

FIRE INSURANCE IN CANADA.—BRITISH COMPANIES.

No.	Companies.	Net cash received for Premiums.	Re-insurance Premiums.	Gross cash received for Premiums.	Gross amount of policies renewed.	Net amount at risk at date	Net amount of losses incurred during the Year.	Net amount paid for losses.	Reserve for Unsettled Losses.	
									Not registered.	Registered.
		\$	\$	\$	\$	\$	\$	\$	\$	\$
1.	Alliance.....	354,981	42,274	397,255	43,442,961	51,390,808	109,270	118,137	13,472	13,900
2.	Atlas.....	606,679	105,765	712,447	59,144,054	77,066,032	289,526	290,767	12,080	7,500
3.	British Crown.....	400,845	136,120	536,975	46,571,791	44,948,024	171,322	167,846	21,320	None.
4.	British General.....	None.	None.	None.	None.	None.	None.	None.	None.	None.
5.	British Traders.....	154,670	48,015	202,685	18,116,401	15,033,374	58,485	47,555	21,744	2,000
6.	Calcutta.....	434,400	144,806	579,206	57,022,235	67,104,623	67,005	162,163	24,345	25,000
7.	Car and General.....	71,862	37,976	109,838	24,240,658	5,956,637	30,342	28,722	1,620	None.
8.	Century.....	196,456	72,088	268,544	16,037,972	8,714,072	64,880	72,567	15,449	None.
9.	China.....	1,723	1,260	2,983	428,585	250,455	None.	None.	None.	None.
10.	Commercial Union.....	1,188,574	444,233	1,632,807	107,497,711	150,864,115	438,449	401,347	91,460	6,000
11.	Empire, Star and British Dominions.....	603,612	93,145	696,757	47,423,239	40,142,887	103,927	89,830	19,278	23,063
12.	Employers' Liability.....	283,124	162,292	445,416	89,518,669	84,804,238	284,129	267,354	35,851	5,150
13.	General Accident, Fire and Life.....	414,105	105,198	519,303	56,868,334	52,533,918	170,452	154,792	39,471	128,780
14.	Guardian Assurance.....	1,433,698	293,500	1,697,297	155,113,154	162,447,525	651,497	595,484	84,691	7,142
15.	Law, Union and Rock.....	281,242	51,793	333,035	36,167,951	42,005,501	72,146	631,049	110,491	None.
16.	Liverpool and London and Globe.....	1,373,487	393,568	1,737,055	160,402,752	206,497,976	665,154	318,268	86,651	33,000
17.	London Guarantee and Accident.....	677,121	137,567	774,698	83,517,800	62,286,098	338,913	415,256	57,771	18,006
18.	London and Lancashire Fire.....	944,473	222,953	1,163,426	113,372,818	190,831,470	295,431	116,696	18,748	None.
19.	London Assurance.....	452,293	79,425	531,718	55,592,183	62,767,808	124,809	None.	None.	None.
20.	Marine.....	None.	None.	None.	None.	None.	None.	None.	None.	None.
21.	Motor Union.....	None.	None.	None.	None.	None.	None.	None.	None.	None.
22.	National Benefit.....	1,779,965	228,381	2,008,346	1,483,793	970,923	2,460	None.	None.	None.
23.	North British and Mercantile.....	1,079,652	228,780	1,308,432	124,269,712	144,575,761	487,912	481,484	51,195	42,500
24.	Northern Assurance Co.....	1,030,101	169,488	1,239,589	102,312,656	120,549,112	442,458	435,718	50,888	45,776
25.	Norwich Union Fire.....	365,959	162,806	528,765	107,461,665	110,246,588	441,078	406,616	71,381	39,893
26.	Ocean Accident and Guarantee.....	318,223	15,137	333,360	40,908,675	37,634,253	134,765	140,595	19,305	50
27.	Palatine.....	381,632	104,628	486,260	49,352,357	49,514,511	133,947	143,958	15,519	None.
28.	Phoenix of London.....	1,145,616	342,716	1,488,332	120,852,991	136,607,418	502,175	486,210	25,510	4,005
29.	Provincial.....	75,909	10,345	86,254	10,917,955	11,614,098	25,068	28,033	6,150	None.
30.	Queensland.....	196,636	44,473	241,109	21,631,200	16,817,202	78,844	78,226	14,195	None.
31.	Royal Exchange.....	696,340	134,106	820,446	86,863,107	57,439,879	266,739	271,394	106,228	None.
32.	Royal Insurance.....	1,701,826	398,036	2,162,862	196,984,945	250,186,497	827,764	793,992	None.	None.
33.	Scottish Metropolitan.....	2,828	809	3,633	1,175,683	1,120,746	479	None.	479	None.
34.	Scottish Union and National.....	435,215	82,735	517,950	55,256,002	63,354,141	147,751	341,448	9,711	968
35.	Sun Insurance Office.....	752,276	181,958	934,234	94,105,444	87,987,765	361,458	361,458	53,743	None.
36.	Union Assurance Society.....	680,761	207,002	887,763	88,755,451	83,242,663	314,437	308,748	2,000	2,700
37.	Union Insurance of Canton.....	401,963	109,712	511,675	52,442,153	44,982,774	None.	134,013	21,871	None.
38.	Union Marine.....	None.	None.	None.	None.	None.	None.	None.	None.	None.
39.	Yungtze.....	669	522	1,191	118,030	103,050	None.	None.	None.	4,720
40.	Yorkshire.....	481,370	91,228	572,598	47,112,109	58,507,635	198,761	193,657	25,617	404,121
	Totals for 1919.....	20,377,871	4,819,540	25,197,411	2,432,641,475	2,570,277,433	8,629,793	8,387,864	1,201,624	306,897
	Totals for 1918.....	18,658,710	4,136,784	22,795,494	2,147,570,916	2,444,696,483	9,334,298	9,907,999	1,070,907	None.

*For automobile business (including fire risk) see page xciv.

ABSTRACT FOR THE YEAR 1919—Concluded.
FIRE INSURANCE IN CANADA—FOREIGN COMPANIES.

No.	Companies.	Net cash received for Premiums.	Re-insurance and return Premiums.	Gross cash received for Premiums.	Gross amount of policies new and renewed.	Net amount at risk at date.	Net amount of losses incurred during the Year.	Net amount paid for losses.	Reserve for Unsettled Losses.		No.
									Not registered.	Registered.	
		\$	\$	\$	\$	\$	\$	\$	\$	\$	
1.	Fire.	460,381	123,803	584,184	53,557,619	52,021,793	197,964	195,477	26,704	None.	1
2.	Agricultural.	20,032	9,388	29,420	2,083,713	1,832,029	7,488	6,504	1,080	None.	2
3.	Alliance Insurance.	135,457	75,156	210,613	32,707,233	19,988,609	44,454	42,405	8,048	None.	3
4.	American Alliance.	26,160	31,998	58,158	1,934,100	370,487	1,072	1,208	969	None.	4
5.	American Central.	107,881	151,124	259,005	31,107,874	12,186,262	42,836	47,000	11,039	None.	5
6.	American Equitable.	None	340	340	2,455,721	1,849,502	312	None	312	None.	6
7.	American Insurance.	30,673	30,763	100,436	7,904,283	6,676,225	23,379	29,439	3,147	None.	7
8.	American Lloyd's.	25,092	3,558	28,650	5,905,345	4,934,643	3,501	4,707	58	None.	8
9.	Boston.	95,816	72,450	168,266	15,556,230	9,506,722	42,398	32,759	12,111	1,000	9
10.	California.	63,711	28,483	92,194	12,409,244	4,917,207	18,341	25,545	5,010	None.	10
11.	Citizens of Missouri.	32,069	9,537	41,606	5,031,211	1,608,562	3,858	3,769	204	None.	11
12.	Columbia.	None	None	None	None	None	None	None	None	None.	12
13.	Commercial Union of N.Y.	102,864	5,720	108,584	910,234	912,594	553	414	160	None.	13
14.	Connecticut.	102,102	199,424	301,526	31,484,634	22,834,467	76,138	72,310	11,014	None.	14
15.	Continental.	462,319	232,624	694,943	63,624,159	51,091,777	180,837	195,412	30,262	None.	15
16.	Equitable Fire and Marine.	52,368	184,431	236,800	23,018,544	3,862,343	92,317	23,887	1,863	None.	16
17.	Fidelity-Phenix.	438,717	210,982	649,700	58,042,147	46,819,074	172,258	174,458	24,961	None.	17
18.	Fire Association of Phila.	20,941	20,941	64,255	8,260,376	6,557,822	21,401	20,547	4,989	None.	18
19.	Fireman's Fund.	214,438	51,700	266,138	33,685,647	27,044,993	125,090	94,861	72,770	None.	19
20.	Firemen's Insurance.	108,809	23,893	132,702	12,289,741	14,262,997	20,355	22,630	7,951	None.	20
21.	General of Paris.	139,652	56,888	196,540	22,888,812	14,374,666	47,815	58,490	4,085	945	21
22.	Girard.	3,808	2,139	5,947	687,387	1,533,038	9,649	2,669	None.	None.	22
23.	Glens Falls.	188,929	98,406	287,335	36,100,566	21,996,942	77,874	73,943	14,111	6,000	23
24.	Globe and Rutgers.	723,096	132,836	855,932	95,804,218	76,905,689	329,837	363,042	89,867	19,426	24
25.	Great American.	242,433	242,433	721,853	70,074,564	59,903,117	267,832	240,840	75,465	4,500	25
26.	Hartford Fire.	1,224,204	341,734	1,565,938	160,080,843	148,294,516	488,912	503,326	106,637	None.	26
27.	Home Insurance.	1,401,820	335,069	1,736,889	157,349,943	152,620,120	551,292	597,061	153,454	1,000	27
28.	Insurance Co. of North America.	748,787	287,642	1,036,431	34,553,917	105,623,940	324,743	314,553	37,955	None.	28
29.	Insurance Co. of State of Pa.	152,089	29,904	182,053	25,440,006	17,734,100	60,430	84,096	11,614	None.	29
30.	Lumbermen's Underwriting Alliance.	176,719	42,857	219,576	11,070,605	8,634,633	38,970	38,970	None.	None.	30
31.	Manufacturing Lumbermen's.	14,698	29,904	44,602	10,691,469	7,604,560	169,638	163,638	3,000	None.	31
32.	Mechanics and Traders.	19,181	12,387	31,568	1,771,212	1,290,344	18,338	18,338	None.	None.	32
33.	Merchants Fire.	30,954	8,819	39,773	3,403,213	3,120,475	18,298	15,835	2,463	None.	33
34.	Millers National.	45,560	13,231	58,791	4,041,077	3,580,388	20,044	15,426	4,618	2,650	34
35.	National-Ben Franklin.	151,102	20,831	171,933	13,253,789	18,065,338	42,441	41,366	1,075	None.	35
36.	National Fire of Hartford.	612,393	167,186	780,209	71,089,188	64,398,333	184,211	213,869	9,597	None.	36
37.	National Union Fire.	191,078	44,561	235,639	28,024,383	21,331,610	84,755	84,681	16,370	None.	37
38.	La Nationale.	503,467	72,545	576,012	58,694,012	58,599,338	203,547	217,994	18,370	None.	38
39.	Newark.	48,102	36,800	84,902	8,628,390	4,174,236	27,073	17,448	11,039	None.	39
40.	New Hampshire.	68,753	46,726	115,479	10,334,131	5,567,817	27,073	17,448	11,039	None.	40
41.	New Jersey.	35,444	8,888	44,332	5,078,727	3,105,284	2,333	1,978	642	None.	41
42.	Niagara.	295,972	149,167	445,139	46,886,887	29,842,282	107,719	107,035	25,493	None.	42

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43. Northwestern Mutual.....	27,228	6,000	33,828	2,706,160	2,451,650	100	100	None.	43
44. Northwestern National.....	253,519	29,727	283,246	24,582,657	32,090,601	75,081	83,613	3,496	44
45. Phoenix of Paris.....	153,357	68,814	222,201	25,921,827	16,549,422	58,514	69,273	4,197	45
46. Phoenix of Hartford.....	430,691	319,190	739,811	74,034,157	55,580,601	171,187	177,880	22,489	46
47. Providence Washington.....	231,224	74,159	305,383	29,243,442	23,580,601	122,411	114,611	17,503	47
48. Queen of America.....	708,406	169,817	878,223	69,639,335	86,875,338	328,295	327,978	32,858	48
49. St. Paul Fire and Marine.....	410,907	178,433	589,330	62,190,482	44,990,099	176,527	163,810	34,147	49
50. Springfield Fire and Marine.....	414,459	290,589	615,048	63,798,520	50,574,077	193,464	190,697	52,570	50
51. Sayvessant.....	16,476	34,008	100,179	7,564,186	5,711,301	26,224	39,785	7,850	51
52. L'Union, Paris, France.....	259,546	51,428	310,974	21,756,101	18,911,939	94,328	105,154	5,857	52
53. United States Fire.....	16,945	4,811	21,756	3,439,621	2,891,179	200	13,522	300	53
54. Valenc.....	44,341	13,181	57,522	8,876,157	4,214,593	10,603	105,851	5,160	54
55. Westchester.....	272,474	131,848	404,322	37,357,004	21,758,534	114,113	105,851	11,310	55
Totals for 1919.....	13,237,765	4,919,850	18,157,615	1,820,194,324	1,488,948,412	5,474,889	5,555,268	1,038,709	72,877
Totals for 1918.....	11,725,600	4,033,482	15,759,082	1,555,337,607	1,351,517,007	6,314,040	6,709,349	1,165,167	49,505

RECAPITULATION.

Canadian Companies.....	6,415,838	5,672,852	12,088,690	1,170,734,162	803,798,486	2,673,691	2,736,223	405,538	41,635
British Companies.....	20,377,871	4,819,540	25,197,411	2,432,641,475	2,570,277,383	8,629,793	8,387,864	1,201,624	404,121
Foreign Companies.....	13,237,765	4,919,850	18,157,615	1,820,194,324	1,488,948,412	5,474,889	5,555,268	1,038,709	72,877
Totals for 1919.....	40,031,474	15,412,242	55,443,716	5,423,569,961	4,923,024,381	16,778,373	16,679,355	2,645,871	518,633
Totals for 1918.....	35,954,405	12,536,876	48,491,281	4,606,035,056	4,523,514,841	18,204,160	19,350,252	2,603,073	394,922

• For automobile (including fire risk) business see page cxv.

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SUMMARY of Premiums received for Fire Insurance in Canada by all Companies, for the Years 1869 to 1880.

	Premiums Received.												Total.
	1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.	1879.	1880.	
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
<i>Canadian Companies.</i>													
British America.	113,833	114,377	135,852	174,017	191,035	194,077	184,799	146,532	174,892	174,006	166,401	186,895	1,956,746
Canada Agricultural.						109,892	131,639	115,897	97,468				454,896
Canada Fire.								94,788	133,625	118,055	141,378	167,609	655,455
Citizens.							129,893	244,363	136,653				779,039
Dominion.	60,702	71,155	78,672	62,807	73,614	74,377	60,333	80,448	96,136	88,441	92,987	106,002	155,871
London Mutual Fire.								86,098	93,812	60,070	44,046		284,026
National Fire.							7,947	64,882	86,174	35,858			194,861
Ottawa Agricultural.	99,913	97,633	171,514	161,158	190,857	244,331	217,213	179,236	72,495	66,012	60,000	62,559	1,434,350
Provincial.	72,234	72,725	73,602	77,508	75,169	79,453	86,424	82,203	80,042	146,773	116,754	128,298	888,531
Quebec.						392,434	312,951	260,678	196,014	82,819	63,695	1107,879	1,553,902
Royal Canadian.			20,680	59,121	55,623	83,250	80,091	92,656	95,117				740,931
Sovereign.						21,918	183,009	201,429	84,132				490,488
Stadacona.	154,680	180,730	227,698	262,206	256,598	254,049	252,355	232,431	276,395	270,716	268,935	272,758	2,909,551
Western.													
	501,362	536,600	707,418	796,847	842,896	1,453,781	1,046,654	1,881,611	1,622,955	1,161,896	1,102,822	1,190,029	13,444,901
<i>British Companies.</i>													
Commercial Union.	81,890	86,371	80,162	57,329	29,782	84,066	127,253	133,695	174,249	195,590	190,264	231,607	1,472,258
Guardian.	3,156	8,789	17,392	32,947	54,387	51,225	50,905	42,717	54,433	51,813	56,253	62,745	480,753
Imperial.	64,522	82,004	85,915	102,750	134,710	134,704	126,948	121,548	153,012	156,988	149,419	156,461	1,469,098
Lancashire.	40,487	34,615	33,561	43,967	66,733	43,097	71,455	101,116	142,109	161,828	161,064	184,145	1,084,177
Liverpool and London and Globe.	286,398	273,303	263,696	260,262	258,632	219,948	138,480	106,771	129,083	148,024	157,617	155,880	2,398,094
London and Lancashire.												9,448	9,448
London Assurance.	55,931	56,496	63,330	67,385	79,368	60,086	47,450	45,893	74,425	61,272	51,095	52,454	715,185
North British.	141,822	168,500	203,724	235,290	309,234	322,516	292,516	265,913	288,943	282,475	262,508	253,871	3,027,571
Northern.	18,115	25,252	50,682	69,905	73,359	76,397	60,830	59,737	68,799	76,040	68,628	75,171	721,919
Norwich Union.												20,507	20,507
Phoenix of London.	86,081	82,643	80,133	108,215	158,403	188,503	162,020	151,223	157,844	171,410	150,898	162,339	1,659,722
Queen.	94,048	106,616	122,609	150,530	179,562	163,329	160,394	153,273	198,087	193,664	182,042	195,069	1,899,423
Royal.	241,683	238,451	262,509	315,848	371,045	405,501	361,514	323,450	360,915	339,006	343,317	417,150	4,000,389
Scottish Commercial.							37,446	46,774	76,932	82,240	80,516	19,513	343,521
Scottish Imperial.	4,878	22,367	36,133	55,192	59,050	60,011	46,250	45,303	48,389	54,590	51,503	52,044	535,710
	1,119,011	1,185,398	1,299,846	1,489,620	1,773,265	1,809,473	1,683,715	1,597,410	1,927,220	1,994,940	1,899,154	2,048,408	19,837,460

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Foreign Companies.											
Etna	107,635	114,121	153,751	177,943	183,929	108,147	152,835	130,658	118,640	118,901	110,533
Agricultural of Water- town		5,431	68,361	73,613	64,641						427,279
Andes			31,431								83,191
Hartford	57,531	75,229	60,909	80,687	103,685	90,902	96,054	78,207	83,332	86,618	80,184
Home							15,506	20,090	11,858	6,075	7,516
Phoenix, of Brooklyn											
	165,166	194,781	314,452	332,243	352,255	259,049	264,395	228,955	213,830	211,594	225,512
											241,140
											3,003,372
RECAPITULATION.											
Canadian Companies.....	501,362	536,600	707,418	796,847	842,896	1,453,781	1,646,654	1,881,641	1,622,955	1,161,896	1,102,822
British Companies.....	1,119,011	1,185,398	1,299,846	1,439,620	1,773,265	1,809,473	1,683,715	1,597,410	1,927,220	1,994,940	1,899,151
Foreign Companies	165,166	194,781	314,452	332,243	352,255	259,049	261,395	228,955	213,830	211,594	225,512
Grand totals.....	1,785,539	1,916,779	2,321,716	2,628,710	2,968,416	3,522,303	3,594,764	3,708,006	3,764,005	3,368,430	3,227,488
											3,479,577
											36,285,733

*Formerly the Agricultural Mutual.

†Formerly the Isolated Risk. In its premiums for 1880 the \$17,352 received for reinsurance of risks of the National has not been included.

‡This is exclusive of \$63,310 received for reinsurance of the risks of Canada Agricultural and Ottawa Agricultural.

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SUMMARY of Premiums received for Fire Insurance in Canada by all Companies, for the Years 1869 to 1891, inclusive.

Premiums Received.												
Totals for 1869 to 1880.	1881.	1882.	1883.	1884.	1885.	1886.	1887.	1888.	1889.	1890.	1891.	Totals from 1869 to 1891.
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
<i>Canadian Companies.</i>												
British America.....	1,956,746	146,386	121,071	152,920	197,317	207,629	211,555	197,723	203,489	504,476	196,812	3,924,105
Canada Agricultural.....	454,896	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	454,896
Canada Fire.....	655,455	192,891	32,984	.....	.....	.....	.....	.....	.....	.....	.....	881,333
Citizens.....	779,639	100,873	137,941	228,265	195,181	203,269	206,340	203,727	205,308	187,400	205,281	2,834,626
Dominion.....	155,871	34,371	181,393	.....	.....	.....	.....	.....	.....	.....	.....	190,242
Eastern.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	247,079
London Mutual Fire.....	945,654	122,189	110,830	118,246	124,324	111,148	118,618	129,882	131,696	99,777	119,364	2,277,728
National Fire.....	284,026	104,893	.....	.....	.....	.....	.....	.....	.....	.....	.....	284,026
Ottawa Agricultural.....	194,861	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	194,861
Provincial.....	1,434,350	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,434,350
Quebec.....	888,531	49,287	64,434	66,720	77,029	85,340	84,670	87,955	96,908	113,095	111,642	1,775,328
Royal Canadian.....	1,553,902	154,585	193,021	243,729	183,124	169,178	162,212	171,846	175,017	178,056	184,118	3,533,410
Sovereign.....	740,931	123,476	88,443	.....	.....	.....	.....	.....	.....	.....	.....	1,055,404
Stadacona.....	490,488	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	490,488
Western.....	2,909,551	282,409	312,621	330,548	330,904	331,096	338,010	340,868	333,592	335,190	333,152	6,510,540
	13,444,901	1,206,476	1,033,433	1,140,428	1,167,879	1,107,710	1,121,435	1,131,991	1,173,948	1,249,884	1,278,736	26,088,916
<i>British Companies.</i>												
Atlas.....	.....	43,296	.....	.....	.....	.....	.....	.....	.....	.....	.....	256,672
Caledonian.....	.....	.....	71,047	90,947	88,281	92,531	105,539	106,886	107,905	103,689	100,936	867,761
City of London.....	.....	.....	149,665	171,502	170,338	170,317	160,215	153,789	143,490	140,758	144,256	1,531,430
Commercial Union.....	1,472,258	277,885	294,508	312,381	302,935	299,911	285,071	286,903	305,678	318,697	339,153	4,823,947
Employers' Liability.....	.....	.....	.....	.....	.....	.....	45,199	48,748	54,574	61,730	68,352	278,003
Fire Insurance Association.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Glasgow and London.....	.....	110,980	109,316	134,109	126,497	147,145	127,419	117,721	109,642	113,900	103,367	1,243,401
Guarantee.....	.....	.....	.....	4128,261	161,630	205,251	304,578	319,829	311,610	188,573	169,733	1,619,705
Imperial.....	480,753	64,915	97,785	143,518	150,313	150,439	102,569	179,807	194,448	211,097	180,565	1,510,203
Liverpool and London.....	1,469,098	170,496	199,062	205,142	185,778	182,141	195,630	173,440	218,135	211,895	206,524	3,636,871
London and Lancashire.....	1,084,177	197,980	208,539	226,468	208,454	194,767	192,695	212,992	223,197	253,229	254,233	3,466,890
London and Globe.....	2,398,094	157,565	195,602	243,133	207,436	224,650	232,994	253,446	257,022	279,594	287,909	4,808,807
London and Lancashire.....	9,448	30,964	95,299	93,115	89,974	93,042	102,841	123,183	153,148	167,692	172,204	1,236,107
London Assurance.....	715,185	62,492	76,939	63,415	60,932	65,956	72,312	75,883	72,673	87,537	90,564	1,510,394
Manchester.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	149,376
National of Ireland.....	32,528	45,969	54,082	71,432	73,840	73,413	77,063	75,138	74,116	577,571

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North British.....	3,027,356	271,375	273,516	593,579	323,171	308,392	303,808	304,199	312,663	307,680	313,247	338,018	6,377,003
Northern.....	721,919	95,525	122,259	169,577	193,755	181,200	146,406	154,105	170,111	170,004	179,523	171,564	2,489,608
Norwich Union.....	20,567	52,901	73,067	90,770	92,451	90,185	88,683	86,664	89,800	89,334	93,036	101,378	968,766
Phoenix of London.....	1,639,722	178,497	204,138	203,548	225,510	208,022	194,942	219,891	206,427	216,422	228,449	226,643	3,972,211
Queen.....	1,899,423	194,162	207,111	216,314	226,632	222,647	210,447	213,406	228,850	253,175	262,485	219,742	4,354,684
Royal.....	4,000,389	503,233	569,481	609,973	531,307	498,738	508,612	521,141	523,580	534,299	552,723	536,126	9,889,602
Scottish Commercial.....	343,421	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	343,421
Scottish Imperial.....	535,710	52,072	72,314	12,759	.....	.....	.....	.....	.....	.....	.....	.....	672,855
Scottish Union and National.....	.....	.....	37,627	50,400	51,033	60,507	79,141	100,695	115,916	114,598	123,755	134,247	867,919
Union Assurance Society.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	4,717	77,941	82,658
United Fire.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	183,862	183,862
Foreign Companies.	19,837,460	2,353,258	2,908,458	3,178,850	3,472,119	3,376,401	3,429,012	3,693,992	3,859,282	3,970,632	4,072,133	4,189,171	58,340,768
Atena.....	1,640,268	107,571	105,571	114,615	114,885	107,688	103,382	124,413	129,986	129,290	125,767	133,832	2,928,268
Agricultural of Water-town.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Andes.....	286,615	57,361	51,885	70,457	74,840	70,393	78,389	79,570	75,134	79,249	77,541	77,753	1,079,187
Connecticut.....	31,431	.....	.....	.....	.....	.....	.....	34,344	42,515	41,952	36,791	36,638	31,431
Hartford.....	.....	.....	.....	.....	.....	.....	.....	127,371	128,510	128,235	128,684	149,422	2,351,998
Home.....	976,529	87,616	103,355	131,433	135,369	131,177	124,597	.....	.....	.....	.....	.....	.....
Insurance Co. of North America.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Phoenix of Brooklyn.....	68,529	14,840	27,004	37,885	42,487	58,922	65,924	63,377	69,845	70,806	72,552	84,310	75,827
Phoenix of Hartford.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	45,946	129,904	676,481
Queen of America.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	42,800	175,850
Grand totals.....	3,003,372	267,388	287,815	354,090	367,581	368,180	395,613	429,075	445,990	443,436	514,054	700,809	7,577,403

RECAPITULATION.

Canadian Companies.....	13,444,901	1,206,470	1,033,433	1,091,801	1,140,428	1,107,879	1,107,710	1,121,435	1,131,991	1,173,918	1,249,884	1,278,736	26,088,616
British Companies.....	19,837,460	2,353,258	2,908,458	3,178,850	3,472,119	3,376,401	3,429,012	3,693,992	3,859,282	3,970,632	4,072,133	4,189,171	58,340,768
Foreign Companies.....	3,003,372	267,388	287,815	354,090	367,581	368,180	395,613	429,075	445,990	443,436	514,054	700,809	7,577,403
Grand totals.....	30,285,733	3,827,116	4,229,706	4,624,741	4,980,128	4,852,460	4,932,335	5,244,502	5,437,263	5,588,016	5,836,071	6,168,716	92,006,787

*Formerly the Agricultural Mutual.

†Formerly the Isolated Risk.

‡Not including \$124,272 for reinsurance of risks of the Sovereign Insurance Company.

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SUMMARY OF PREMIUMS received for Fire Insurance in Canada by all Companies, for the years 1869 to 1902, inclusive.

	Totals, for 1869 to 1891.	Premiums Received.										Totals for 1869 to 1902.	
		1892.	1893.	1894.	1895.	1896.	1897.	1898.	1899.	1900.	1901.		1902.
<i>Canadian Companies.</i>	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Anglo-American.	3,924,105	172,414	202,076	220,398	276,294	288,119	296,273	302,255	347,188	91,925	157,846	224,463	474,234
British-American.	454,896									235,868	350,233	414,847	7,030,070
Canada Agricultural.	881,333												454,896
Canada Fire.													881,333
Canadian Fire.	2,834,626	22,335											588,206
Citizens.	190,242												2,856,961
Dominion.	247,079	190,663	264,511	164,115	27,826								190,242
Eastern.													894,194
Equity Fire.													220,201
London Mutual Fire.	2,277,728	128,513	122,772	155,762	184,519	171,331	183,394	210,304	197,778	210,694	250,290	333,306	4,426,391
Mercantile.		98,585	129,379	161,649	153,365	107,568	69,671	71,789	69,698	76,378	93,260	79,142	1,110,484
National Fire.	284,026												284,026
Ottawa Fire.													388,203
Ottawa Agricultural.	194,861												194,861
Provincial.	1,434,350												1,434,350
Quebec.	1,775,528	111,578	90,631	86,522	90,259	98,792	80,359	105,512	99,309	87,494	90,570	91,114	2,813,668
Royal Canadian.	3,533,410	4,613											3,538,023
Sovereign.	1,055,404												1,055,404
Stadacona.	490,488												490,488
Victoria-Montreal.		323,340	328,428	319,848	418,863	396,045	343,143	375,559	348,251	329,120	427,571	482,295	1,588,254
Western.	6,510,540												8,944,055
	26,088,616	1,052,041	1,137,797	1,108,294	1,151,126	1,061,855	1,021,216	1,121,927	1,183,739	1,298,751	1,727,410	2,055,793	40,008,565
<i>British Companies.</i>													
Allian Fire Ins. Ass'n.		105,216	119,693										1,468,310
Alliance.	1,213,401	172,368	203,641	175,016	169,589	155,115	181,141	187,036	184,326	150,786	105,469	147,381	1,831,868
Atlas.	256,672	92,890	100,301	115,078	128,282	131,701	139,859	144,123	150,159	160,024	248,678	284,796	1,052,563
Calcuttan.	867,761	112,084	133,021	147,031	157,169	158,810	161,718	171,777	209,222	218,202	245,705	260,582	2,843,082
City of London.	1,531,430	56,824											1,588,254
Commercial Union.	4,823,347	357,747	364,276	385,647	373,555	362,375	352,964	342,317	343,388	372,261	424,009	442,169	8,944,055
Employers' Liability.	278,603	76,958	9,128										364,689
Glasgow and London.	1,610,733												1,619,733
Guardian.	2,071,295	236,617	294,310	287,175	290,007	322,355	313,722	300,025	320,833	322,218	395,463	445,608	5,599,538
Imperial.	3,436,871	204,177	189,962	186,055	186,812	200,828	214,030	235,373	275,460	293,722	306,499	159,007	6,085,796
Lancashire.	3,466,890	285,920	259,563	260,854	278,705	275,227	287,045	307,238	327,886	329,015	132,630	471	6,210,844
Law Union and Rock.													207,296
Liverpool and London.													8,775,428
and Globe.	4,868,807	312,472	223,872	330,175	353,996	353,541	352,228	343,981	349,264	369,966	399,352	417,774	8,775,428
London Assurance.	1,236,107	190,308	194,053	170,472	181,436	195,260	214,128	209,023	207,095	220,607	251,112	259,033	3,528,664
London and Lancashire.	1,510,394	104,206	107,918	118,754	121,333	134,996	128,400	131,713	131,420	116,182	134,952	135,187	2,875,455

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Manchester.....	149,376	121,229	118,940	190,006	171,201	180,969	195,416	198,857	219,727	223,674	220,291	191,950	2,187,726
National of Ireland.....	577,571	40,476	100,301	115,078	128,282	131,701	139,859	144,123	150,159	160,024	229,536	2,235,110	
North British.....	6,377,004	383,663	383,663	383,615	392,021	431,093	431,093	431,314	450,853	448,853	505,536	569,743	11,230,017
Norfolk Union.....	2,439,608	170,128	172,523	161,571	181,064	192,090	172,622	224,111	258,008	266,345	326,194	360,501	4,999,765
Norwich Union.....	968,766	118,399	142,281	137,557	187,824	213,605	270,584	270,860	279,969	337,145	396,957	3,627,239	
Phoenix of London.....	3,972,211	250,285	260,576	260,506	304,805	319,317	302,427	403,622	502,604	538,801	594,203	705,756	8,475,113
Queen.....	4,354,694		594,631	568,972	604,234	616,175	600,107	583,260	613,666	639,260	814,149	981,856	17,073,299
Royal.....	9,889,602	567,387											343,421
Scottish Commercial.....	672,855												672,855
Scottish Imperial.....													
Scottish Union and National.....	867,919	137,817	134,593	119,941	144,043	172,975	169,962	170,765	185,417	209,101	326,909	311,874	2,951,316
Sun Insurance Office.....	37,131	93,809	127,494	164,509	175,496	181,170	175,809	177,679	178,670	222,504	222,504	247,225	1,781,496
Union Assurance Co.....	82,658	104,398	135,047	192,300	213,306	241,584	271,727	248,018	288,232	284,587	301,851	294,872	2,661,580
United Fire.....	183,862	173,044	187,094	156,450	18,027								718,477
58,340,768	4,455,474	4,623,196	4,602,747	5,006,047	5,105,202	5,223,345	5,052,228	5,846,020	6,595,447	6,946,919	117,207,683		
<i>Foreign Companies.</i>													
Atina.....	2,928,268	139,084	143,836	138,191	137,268	141,215	163,847	167,998	175,643	176,236	190,952	209,001	4,711,539
Agrie. of Watertown.....	1,079,187	61,923	51,585	43,930	35,188	33,229	4,058		33,216	42,818	-3,709		1,309,100
American Fire.....													72,325
Anders.....	31,431												31,431
Connecticut.....	215,561	33,054	32,509	32,811	38,633	41,253	44,657	51,129	57,215	61,993	53,173	59,090	721,078
Harford.....	2,351,998	141,483	138,564	144,480	156,537	157,980	162,970	178,307	185,804	207,015	230,284	223,802	4,282,164
Home, New Haven.....													
Home, New York.....													82,277
Ins. Co. of North America.....													
Ins. Co. of North America.....	75,827	54,885	66,321	82,919	94,007	101,243	103,108	114,345	122,925	141,451	167,107	181,620	1,305,758
Phoenix of Brooklyn.....	676,481	88,426	89,314	89,542	100,185	91,809	59,922	75,132	77,288	120,384	147,379	178,036	1,793,898
Phoenix of Hartford.....	175,850	211,876	238,319	192,351	197,867	155,162	149,928	127,584	119,606	134,755	136,764	139,791	1,960,453
Queen of America.....	42,800	271,081	272,214	275,501	282,281	286,037	282,753	290,364	302,828	312,525	415,541	500,755	3,531,703
7,577,403	1,004,812	1,032,602	1,000,328	1,007,948	971,243	1,004,859	1,074,525	1,187,177	1,327,491	1,574,372	19,804,726		
<i>RECAPITULATION.</i>													
Canadian Companies.....	26,688,616	1,652,041	1,137,797	1,108,294	1,151,126	1,061,855	1,021,216	1,121,927	1,183,739	1,298,751	1,727,410	2,055,793	40,008,565
British Companies.....	58,340,768	4,455,474	4,623,196	4,602,747	4,750,290	5,006,047	5,165,202	5,223,345	5,052,228	5,846,020	6,595,447	6,946,919	117,207,683
Foreign Companies.....	7,577,403	1,004,812	1,032,602	1,000,328	1,041,966	1,007,948	971,243	1,004,859	1,074,525	1,187,177	1,327,491	1,574,372	19,804,726
Grand totals.....	92,006,787	6,512,327	6,793,595	6,711,339	6,943,382	7,075,850	7,157,661	7,350,131	7,910,492	8,331,948	9,650,348	10,577,084	177,929,974

*Formerly the Agricultural Mutual. †Formerly the Isolated Risk. ‡Not including \$124,272 for reinsurance of risks of the Sovereign Insurance Co.

**Formerly the Fire Insurance Association. ††Formerly the Law Union and Crown.

10 GEORGE V, A. 1920

SUMMARY of Premiums received for Fire Insurance in Canada by all Companies, for the Years 1869 to 1913, inclusive.

Companies.	Totals for 1869 to 1902.	Premiums received.											Totals from 1869 to 1913.
		1903.	1904.	1905.	1906.	1907.	1908.	1909.	1910.	1911.	1912.	1913.	
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
<i>Canadian.</i>													
Acadia Fire.....	474,234	271,787	284,863	46,136	76,859	85,324	84,584	142,856	155,086	125,526	110,673	144,172	971,316
Anglo-American.....				286,564	264,515	266,824	270,407	242,605	221,140	218,962	180,441	202,743	3,155,085
Beaver Fire.....												None.	None.
British America.....	7,030,070	424,684	532,271	470,969	513,127	576,277	473,921	401,504	363,565	550,718	421,097	482,282	12,240,485
British Colonial.....											12,615	33,796	46,411
British North-western.....													
Canada Agric.....	454,896										29,439	53,481	82,920
Canada Fire.....	881,333												454,896
Canada National.....										24,898	121,142	131,416	881,333
Canadian Fire.....		180,485	205,087	218,917	241,438	248,726	227,003	240,633	262,048	281,695	301,017	292,204	277,456
Central Canada Manufacturers.....	588,206					3,852	23,269	29,674	50,651	55,615	50,222	56,085	3,287,459
Citizens.....													269,368
Dominion.....	2,856,961												2,856,961
Dominion Fire.....	190,242							199,976	202,390	277,751	255,742	264,599	190,242
Eastern.....	894,194												1,457,902
Eastern Canada Manufacturers.....						3,852	23,269	29,674	15,348				894,194
Equity Fire.....	220,201	135,900	151,142	182,851	199,876	208,423	205,658	154,570	254,394	242,859	175,830	160,747	72,143
Factories Insurance Co.....							79,698	177,746	112,043	211,025	151,976	110,467	2,262,451
Hudson Bay Insurance.....													585,511
Imperial Underwriters.....									75,689	129,053	145,579	111,005	461,326
Liverpool-Manitoba Fire.....													56,512
London Mutual Fire.....	4,426,391	392,002	430,190	458,212	426,825	382,799	433,080	389,419	425,250	353,881	423,151	478,306	756,730
Manitoba Assurance.....													56,512
Mercantile Fire.....	1,110,484	80,009	92,760	99,219	125,293	150,164	126,691	161,500	298,068	333,578	213,508	241,393	1,294,513
Montreal-Canada.....													2,831,242
Mount Royal.....			127,386	231,025	324,803	267,106	214,847	199,825	180,665	174,738	136,535	146,959	2,003,889
National Fire.....													441,018
North Empire Fire.....	284,026												284,026
North West Fire.....								8,154	26,842	61,182	81,485	105,814	284,477
											84,150	115,678	199,228

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[illegible]

*Formerly the Agricultural Mutual. †Formerly the Isolated Risk. ‡Formerly the Fire Insurance Association.
 §Formerly the Sovereign Insurance Company. **Formerly the Law Union and Crown.
 ††Not including \$24,272 reinsurance of risks of the Sovereign Insurance Company.

10 GEORGE V, A. 1920

SUMMARY OF PREMIUMS received for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1913, inclusive—*Concluded*.

Companies.— <i>Con.</i>	Totals for 1869 to 1902.	Premiums Received.											Totals for 1869 to 1913.
		1903.	1904.	1905.	1906.	1907.	1908.	1909.	1910.	1911.	1912.	1913.	
<i>British.—Con.</i>	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
National of Ireland	2,235,110	272,129	100,347										2,607,586
North British and Mercantile	11,230,017	569,180	618,079	680,717	697,011	736,274	793,670	789,309	796,033	839,615	940,875	961,355	19,632,135
Northern	4,999,765	383,105	446,894	470,404	487,221	572,650	568,123	546,028	568,560	564,135	636,980	718,600	10,962,465
Norwich Union.	3,627,239	421,145	497,861	535,615	534,410	575,862	563,962	596,323	621,628	723,990	770,887	805,204	10,274,126
Palatine Insurance Co.											73,594	187,594	261,188
Phoenix of London	8,475,113	684,265	805,091	925,110	859,755	858,884	1,017,845	891,045	937,087	1,055,569	996,925	1,031,833	18,478,542
Provincial										18,525	29,352	29,811	77,718
Queen	4,354,694												4,354,694
Royal	17,073,299	973,773	1,107,031	1,226,570	1,157,449	1,225,488	1,323,012	1,187,394	1,221,555	1,193,833	1,267,798	1,291,623	30,249,125
Royal Exchange.									3,700	213,466	322,085	406,218	945,469
Scottish Commercial.	343,421												343,421
Scottish Imperial.	672,855												672,855
Scottish Union and National	2,951,316	337,110	399,052	268,177	274,780	264,151	260,377	270,394	271,934	294,003	349,315	359,839	6,210,448
Sun Insurance Office	1,781,496	251,833	300,260	313,880	351,305	378,767	392,924	371,141	388,672	388,831	422,328	475,555	5,816,992
Union Assurance Society	2,661,580	361,905	484,296	539,750	459,000	461,509					438,649	494,145	5,900,834
United Fire.	718,477					137,523	185,210	207,105	237,582	259,976	273,327	334,766	718,477
Yorkshire.													1,635,489
	117,207,683	7,334,432	8,343,666	8,582,925	8,601,374	9,302,906	9,919,403	9,720,097	10,243,235	11,205,694	12,092,135	13,138,597	225,693,037
<i>Foreign.</i>													
Aetna	4,711,539												7,544,345
Agricultural of Watertown	1,309,199	212,034	236,078	255,163	234,767	239,572	232,900	243,822	288,999	268,627	299,480	321,364	1,309,100
American Central.											65,715	178,233	243,948
American Fire.	72,325												72,325
American Insurance Co.													74,986
American Lloyd's.									467	10,490	8,615	66,371	39,134
Andes.	31,431												31,431
California Insurance Co.													40,117
Connecticut Fire.	721,078	63,666	73,997	85,886	118,980	140,907	129,507	129,334	135,377	112,371	108,906	139,412	1,969,421
Continental.									4,177	203,712	283,915	268,195	704,999

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[illegible]

10 GEORGE V, A. 1920

SUMMARY of Premiums received for Fire Insurance in Canada, by all Companies,
for the Years 1869 to 1919, inclusive.

	Totals for 1869 to 1913.	Premiums received, 1914.	Premiums received, 1915.	Premiums received, 1916.	Premiums received, 1917.	Premiums received, 1918.	Premiums received, 1919.	Totals from 1869 to 1919.
<i>Canadian Companies.</i>	\$	\$	\$	\$	\$	\$	\$	\$
Acadia Fire.....	971,316	142,580	112,009	110,968	147,293	201,155	224,010	1,909,331
Anglo-American.....	3,185,085	204,229	152,045					3,541,359
Antigonish Farmers'.....							1,988	1,988
Beaver Fire.....	None	29,334	30,943	27,838	34,122	36,695	35,172	194,104
British America.....	12,240,485	489,750	506,735	679,118	694,763	676,106	795,194	16,082,151
British Colonial.....	46,411	198,129	64,722	87,887	116,122	134,873	187,362	835,506
British Northwestern.....	82,920	46,321	49,953	56,212	76,708	82,748	89,089	483,951
Canada Accident.....				5,546	33,530	50,052	70,376	165,504
Canada Agricultural.....	454,896							454,896
Canada Fire.....	881,333							881,333
Canada National.....	277,456	176,609	202,511	170,189	149,420	189,094	187,809	1,353,088
Canada Security.....							27,943	27,943
Canadian Fire.....	3,287,459	279,683	269,301	273,449	291,854	306,843	345,098	5,053,687
Canadian Indemnity.....							87,222	87,222
(a) Canadian Lumbermen's Insur- ance Exchange.....			3,782	180	4,577	-660	1,349	9,228
Canadian Surety.....							None	None
Central Canada Manufacturers.....	269,368							269,368
Citizens'.....	2,856,961							2,856,961
Cumberland Farmers.....							2,382	2,382
Dominion.....	190,242							190,242
Dominion Fire.....	1,457,902	213,769	207,537	212,539	242,164	318,003	380,694	3,032,608
Dominion of Canada Guarantee and Accident.....			4,691	26,257	26,108	30,234	50,899	138,189
Eastern.....	894,194							894,194
Eastern Canada Manufacturers.....	72,143							72,143
Equity Fire.....	2,292,451	-15,609						2,276,842
Factories Insurance Co.....	585,511	284,286	142,623	111,797				1,124,217
Fire Ins. Co. of Canada.....						None	128,524	128,524
General Accident of Canada.....							8,751	8,751
Globe Indemnity Co.....					53,812	103,327	138,356	295,495
Guardian Ins. Co. of Canada.....						None	32,429	32,429
Halifax.....							21,362	21,362
Hamilton Fire.....				41,186				41,186
Hudson Bay Insurance.....	461,326	87,868	90,052	130,169	161,733	175,032	203,231	1,309,411
Imperial Guarantee and Accident.....						None	None	None
Imperial Underwriters.....	56,512	95,355	97,070	96,958	108,167	107,654	106,750	698,466
Kings Mutual.....							15,614	15,614
Liverpool-Manitoba.....	756,730	419,495	266,296	233,550	271,886	268,708	270,501	2,487,166
London and Lancashire Guarantee and Accident.....							None	None
(b) London Mutual Fire.....	9,019,566	525,637	466,924	397,458	371,353	402,128	503,782	11,686,868
Manitoba Assurance.....	1,294,513							1,294,513
Mercantile Fire.....	2,834,242	244,851	224,319	245,758	263,902	272,430	295,575	4,351,077
Montreal-Canada.....	2,003,889	131,265	88,871					2,224,025
Mount Royal.....	441,018	381,844	411,074	381,590	489,044	492,129	585,447	3,182,146
Mutual Fire.....							15,190	15,190
National Fire.....	284,026							284,026
North American Accident.....						None	None	None
North Empire Fire.....	283,477	93,410	111,108	80,436	84,385	106,366	109,069	868,251
North West Fire.....	199,228	125,711	139,875	125,923	125,782	140,577	145,079	1,002,175
Nova Scotia Fire.....	617,139							617,139
Occidental Fire.....	571,793	129,812	112,498	127,632	158,413	206,076	215,077	1,521,301
Ontario Fire.....	1,274,246							1,274,246
Ottawa Assurance.....	1,198,769							1,198,769
Ottawa Agricultural.....	194,861							194,861
Pacific Coast Fire.....	361,919	75,551	79,640	90,661	99,543	98,944	112,187	918,445
Pictou County Farmers'.....							3,381	3,381
Provincial.....	1,434,350							1,434,350
Quebec.....	4,596,840	247,034	236,367	257,956	259,130	302,368	302,573	6,202,268
Richmond and Drummond.....	307,855							307,855
Rimouski.....	1,943,429							1,943,429
Royal Canadian.....	3,538,023							3,538,023
(c) Sovereign.....	1,055,404							1,055,404
Sovereign Fire.....	472,135							472,135
Stadacona.....	490,488							490,488
Victoria-Montreal.....	79,327							79,327
Western.....	15,837,641	409,719	488,130	846,619	519,022	869,213	710,373	19,680,717
	81,654,879	5,016,653	4,559,076	4,817,876	4,782,833	5,570,095	6,415,838	112,817,250

(a) Formerly the Lumbermen's Fire Indemnity Contract.

(b) Formerly the Agricultural Mutual.

(c) Formerly the Isolated Risk.

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SUMMARY of Premiums received for Fire Insurance in Canada, by all Companies,
for the Years 1869 to 1919—Continued.

	Totals for 1869 to 1913.	Premiums received, 1914.	Premiums received, 1915.	Premiums received, 1916.	Premiums received, 1917.	Premiums received, 1918.	Premiums received, 1919.	Totals from 1869 to 1919.
British Companies.	\$	\$	\$	\$	\$	\$	\$	\$
(a) Albion Fire Insurance Association	1,468,310							1,468,310
Alliance	3,802,724	213,203	215,168	246,250	308,203	357,526	354,981	5,498,055
Atlas	6,669,347	526,216	515,974	495,108	516,936	560,056	606,679	9,910,316
British Crown					237,110	316,749	400,845	954,704
British General							None	None
British Traders						90,528	154,606	245,128
Caledonian	6,617,105	442,976	433,157	426,418	438,103	467,411	434,478	9,259,648
Car and General						None	71,862	71,862
Century					86,448	141,372	196,456	424,276
China Fire							1,723	1,723
City of London	1,588,254							1,588,254
Commercial Union	17,744,030	1,000,069	937,765	1,013,179	1,035,610	1,089,938	1,188,574	24,009,165
(b) Eagle, Star and British Dominions			96,456	90,277	118,285	188,408	293,612	787,038
Employers' Liability	882,454	308,402	346,005	420,791	524,988	628,724	688,124	3,791,488
General Accident, Fire and Life	1,341,131	267,203	289,315	329,492	368,845	393,903	414,105	3,403,994
(c) Glasgow and London	1,619,733							1,619,733
Guardian	13,136,891	958,195	970,601	989,086	1,171,115	1,339,808	1,433,698	19,999,397
Imperial	6,085,796							6,085,796
Lancashire	6,210,844							6,210,844
(d) Law, Union and Rock	1,873,040	282,305	257,994	246,634	255,452	277,441	281,242	3,474,108
Liverpool and London and Globe	21,522,732	1,383,305	1,342,437	1,320,340	1,411,088	1,405,860	1,373,487	29,759,255
London Guarantee and Accident			1,198	54,534	251,602	500,795	637,131	1,445,260
London and Lancashire Fire	8,551,233	691,561	703,503	716,846	792,042	899,558	940,970	13,295,713
London Assurance	4,867,532	310,412	300,984	310,808	331,982	382,194	452,293	6,956,205
Manchester	2,503,314							2,503,314
Marine Insurance Co	None	None	None	None	None	None	None	None
Motor Union							None	None
National of Ireland	2,607,586							2,607,586
National Benefit						382	17,995	18,377
North British and Mercantile	19,682,135	943,907	927,210	920,026	1,017,446	1,076,982	1,079,632	25,647,368
Northern	10,962,465	736,047	770,010	761,895	856,224	984,108	1,050,101	16,120,850
Norwich Union	10,274,126	770,642	735,100	787,656	824,798	857,166	985,959	15,235,747
Ocean Accident and Guarantee			43,171	138,259	250,637	311,473	318,223	1,061,763
Palatine Insurance Co	261,188	239,606	247,025	276,444	297,403	340,267	381,632	2,043,625
Phoenix of London	18,478,542	1,035,778	935,794	961,766	999,090	1,090,478	1,145,616	21,650,064
Provincial	77,718	45,591	40,473	36,953	51,083	67,763	75,969	395,550
Queen	4,354,694							4,354,694
Queenland						57,131	196,636	253,767
Royal Exchange	945,469	422,440	379,111	442,054	517,975	614,421	686,340	4,007,810
Royal Insurance Co	30,249,125	1,453,549	1,429,655	1,471,655	1,618,161	1,682,583	1,764,826	39,666,554
Scottish Commercial	243,421							243,421
Scottish Imperial	672,855							672,855
Scottish Metropolitan						None	2,828	2,828
Scottish Union and National	6,210,448	350,475	372,392	403,579	414,709	416,672	435,215	8,603,490
Sun Insurance Office	5,816,992	484,222	483,707	533,836	619,158	717,858	752,276	9,408,049
Union Assurance Society	5,909,834	480,991	474,056	494,239	546,921	661,995	680,761	9,229,797
Union Insurance of Canton					27,807	289,329	401,963	719,099
Union Marine						None	None	None
United Fire	718,477							718,477
Yangtze							669	669
Yorkshire	1,635,489	366,752	360,769	403,678	428,090	449,825	481,370	4,125,973
	225,693,037	13,710,907	13,609,360	14,294,803	16,317,311	18,658,710	20,377,871	322,661,999

(a) Formerly the Fire Insurance Association.

(b) Formerly the British Dominions General Insurance Company, Limited.

(c) Not including \$124,272 reinsurance of risks of the Sovereign Insurance Company.

(d) Formerly the Law Union and Crown.

10 GEORGE V, A. 1920

SUMMARY of Premiums received for Fire Insurance in Canada, by all Companies,
for the Years 1869 to 1919—*Concluded.*

	Totals for 1869 to 1913.	Premiums received, 1914.	Premiums received, 1915.	Premiums received, 1916.	Premiums received, 1917.	Premiums received, 1918.	Premiums received, 1919.	Totals from 1869 to 1919.
<i>Foreign Companies.</i>	\$	\$	\$	\$	\$	\$	\$	\$
Ætna.....	7,544,345	358,554	314,501	336,180	377,057	402,403	460,381	9,793,421
Agricultural of Watertown.....	1,309,100				10,587	11,790	20,032	1,351,509
Alliance Insurance.....					53,212	121,257	135,457	309,926
American Alliance.....							5,838	5,838
American Central.....	243,948	163,551	123,338	76,258	114,255	94,377	107,881	923,608
American Equitable.....							None	None
American Fire.....	72,325							72,325
American Insurance Co.....	74,986	62,518	62,633	46,993	61,379	72,982	69,673	451,164
American Lloyds.....	39,134	17,010	18,299	22,540	26,939	23,630	21,502	169,054
Andes.....	31,431							31,431
Automobile Insurance.....					None.	None.		None
Boston.....						60,586	95,810	156,396
California Insurance Co.....	40,117	37,410	37,130	40,090	47,945	61,758	63,711	328,161
Citizens of Missouri.....					9,945	17,204	32,609	59,761
Columbia.....					None	None	None	None
Commercial Union of N.Y.....					7,505	7,654	7,864	23,023
Connecticut Fire.....	1,969,421	124,133	116,960	140,594	159,833	170,310	192,192	2,873,443
Continental.....	764,999	299,678	259,816	317,380	345,105	412,917	462,310	2,862,205
Equitable Fire and Marine.....	23,065	34,106	29,863	43,490	42,949	55,503	52,568	281,544
Fidelity-Phenix.....	1,448,985	362,151	330,390	345,203	357,776	411,981	438,717	3,695,203
Fire Assoc. of Phila.....						58,519	67,314	125,833
Fireman's Fund.....	117,102	117,918	111,074	127,870	158,153	195,116	214,458	1,041,691
Firemen's Insurance Co.....	131,622	89,562	70,560	74,766	83,992	86,855	108,809	645,966
General of Paris.....	116,233	82,382	63,258	69,575	84,399	118,701	136,652	671,200
Germania Fire.....	85,957	66,668	27,419					180,044
Girard.....							5,808	5,808
Glens Falls.....	729	133,962	142,722	149,497	170,038	201,747	188,929	987,624
Globe and Rutgers.....		132,879	278,165	404,607	550,479	663,571	723,096	2,752,797
(a) Great American.....	2,225,395	470,652	370,849	347,801	436,935	492,162	473,429	4,823,227
Hartford Fire.....	11,356,291	1,012,780	899,129	1,012,399	1,009,343	1,131,407	1,224,204	17,645,553
Home, New Haven.....								
Home Ins. Co., New York.....	4,095,740	817,419	929,416	898,665	1,121,291	1,207,793	1,401,820	10,472,144
Insurance Co. of North America.....	4,898,944	441,420	430,767	431,406	521,955	643,429	748,787	8,116,708
Insurance Co. of the State of Pa.....	316,117	146,982	164,561	96,061	226,070	173,190	176,719	1,299,700
Lumber Insurance Co.....	844,827	100,581	6,555					951,963
Lumbermen's Underwriting Alliance.....						105,210	152,089	257,299
Manufacturing Lumbermen's Underwriters.....						128,114	141,698	269,812
Mechanics and Traders.....						25,019	19,181	44,200
Merchants Fire.....					6,680	14,883	50,954	72,517
Millers National.....			24,927	37,663	53,033	40,642	45,560	201,825
National-Ben Franklin.....		155,675	84,225	86,977	81,402	99,467	151,102	658,848
National Fire.....	1,685,795	637,386	494,643	500,103	502,240	593,987	612,393	5,026,547
National Union Fire.....	415,786	214,154	209,848	206,870	232,681	181,518	191,078	1,651,935
La Nationale.....		103,479	148,557	152,093	211,099	389,161	503,467	1,507,856
Newark.....						10,676	48,102	58,778
New Hampshire.....						44,087	68,753	112,840
New Jersey.....						35,610	35,444	71,054
Niagara Fire.....	219,916	187,012	172,749	137,959	137,107	197,404	295,972	1,348,119
Northwestern Mutual.....						11,877	27,228	39,105
Northwestern National.....	39,484	142,584	134,649	129,435	188,705	245,794	253,519	1,134,170
Phenix of Brooklyn.....	3,765,091							3,765,091
Phenix of Paris.....			24,238	66,597	97,325	140,530	153,387	482,077
Phœnix of Hartford.....	4,659,584	402,016	368,014	365,244	418,856	396,995	420,691	7,031,400
Providence Washington.....	278,138	190,649	197,743	179,955	209,547	221,319	231,224	1,508,575
Queen of America.....	9,878,024	607,874	604,103	614,935	646,043	682,427	708,406	13,741,812
Rochester German.....	365,253							365,253
St. Paul Fire and Marine.....	935,492	236,513	253,040	330,644	367,678	352,206	410,907	2,886,480
Springfield Fire.....	1,121,199	481,373	479,481	465,582	417,635	355,308	414,459	3,735,037
Stuyvesant.....				40,497	136,367	64,452	66,271	307,587
L'Union Paris, France.....	326,858	187,704	186,233	193,428	217,366	233,088	259,546	1,604,223
United States Fire.....							16,945	16,945
Vulcan.....						43,730	44,341	88,071
Westchester Fire.....	192,368	152,863	136,742	181,816	245,477	215,254	272,474	1,396,994
	61,633,801	8,771,598	8,306,397	8,671,173	10,146,386	11,725,600	13,237,765	122,492,720

RECAPITULATION.

Canadian Companies.....	81,654,879	5,016,653	4,559,076	4,817,876	4,782,833	5,570,095	6,415,838	112,817,220
British Companies.....	225,693,037	13,710,907	13,609,360	14,294,803	16,317,311	18,658,710	20,377,817	322,661,999
Foreign Companies.....	61,633,801	8,771,598	8,306,397	8,671,173	10,146,386	11,725,600	13,237,765	122,492,720
Grand Totals.....	368,981,717	27,499,158	26,474,833	27,783,852	31,246,530	35,954,405	40,031,474	557,971,969

(a) Formerly the German American Insurance.

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SUMMARY of Losses paid for Fire Insurance in Canada by all Companies, for the Years 1869 to 1880, inclusive.

LOSSES PAID.

	1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.	1879.	1880.	Total.
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
<i>Canadian Companies.</i>													
British America.....	49,538	61,636	83,669	89,828	117,970	92,346	125,435	106,989	115,015	73,553	101,804	81,160	1,098,943
Canada Agricultural.....						41,317	63,437	102,056	83,291				290,101
Canada Fire.....								134,715	134,715	78,517	102,582	120,719	472,221
Citizens.....							62,632	168,608	309,010	10,676	71,197	55,674	736,720
Dominion.....										10,676	85,031	48,973	93,673
London Mutual Fire.....	42,317	64,078	55,048	50,165	47,273	45,047	59,423	64,166	68,358	67,599	85,031	75,098	723,003
National Fire.....								42,839	167,447	48,944	28,502		287,732
Ottawa Agricultural.....							280	14,362	52,743	40,779			108,164
Provincial.....	81,431	68,006	100,344	119,791	106,512	117,386	139,134	163,020	61,522				957,146
Quebec.....	28,990	152,076	17,582	60,630	57,696	27,840	61,658	105,753	37,747	15,304	19,511	28,907	613,504
Royal Canadian.....						157,672	322,405	332,977	560,179	55,147	54,597	63,473	1,546,450
Sovereign.....			2,132	10,074	20,249	37,210	44,546	66,201	59,998	65,351	58,777	88,941	453,479
Stadacona.....							54,854	243,016	286,070	189,755			773,695
Western.....	73,840	107,618	155,564	179,981	138,039	143,652	148,402	153,373	230,067	112,845	131,328	138,794	1,733,603
	276,116	453,414	414,339	510,469	487,649	662,470	1,082,206	1,569,048	2,186,162	828,069	687,353	701,639	9,888,934
<i>British Companies.</i>													
Commercial Union.....	38,223	45,035	85,262	88,407	31,765	30,467	65,287	55,723	420,405	74,117	129,527	103,516	1,167,734
Guardian.....	None		3,923	22,910	77,859	34,465	24,275	11,936	432,575	22,081	40,661	23,638	705,617
Imperial.....	27,587	71,589	67,985	80,965	71,295	68,886	105,942	55,946	660,979	67,230	82,762	49,903	1,411,070
Lancashire.....	29,368	28,212	25,055	53,670	46,802	45,088	46,393	40,307	454,572	70,674	99,180	87,434	1,017,755
Liverpool and London and Globe.....	183,579	251,405	215,563	244,474	136,608	164,156	193,477	118,873	526,275	37,093	78,429	54,703	2,204,635
London and Lancashire.....												465	465
London Assurance.....	66,274	33,221	35,034	84,493	43,875	56,724	16,544	37,888	25,118	29,097	44,827	14,406	488,101
North British.....	47,829	115,967	119,605	119,154	110,154	157,391	229,639	171,265	1,052,876	168,880	168,880	119,851	2,543,711
North.....	6,609	2,781	22,709	60,948	67,722	35,269	44,184	34,865	505,441	51,251	46,434		920,382
Norwich Union.....												1,415	1,415
Phoenix of London.....	23,819	128,845	37,226	86,919	53,009	81,752	121,572	92,871	72,313	47,778	147,524	53,408	917,041
Queen.....	31,800	56,251	89,272	101,478	99,558	126,963	123,729	135,038	836,975	111,799	115,064	73,914	1,927,781
Royal.....	124,328	272,622	181,486	147,269	167,858	258,970	293,758	340,755	661,774	179,462	237,268	168,745	3,034,275
Scottish Commercial.....							9,977	39,648	14,247	37,401	46,439	29,617	177,329
Scottish Imperial.....	None.	17,134	18,127	45,029	60,811	60,035	33,830	33,769	24,755	33,491	47,545	26,239	400,765
	579,416	1,024,392	922,400	1,136,167	967,316	1,120,106	1,299,612	1,108,888	5,718,305	880,571	1,275,540	855,423	16,948,076

*Formerly the Agricultural Mutual.

†Formerly the Isolated Risk.

10 GEORGE V, A. 1920

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies for the Years 1869 to 1880, inclusive—*Concluded*.

LOSSES PAID.													
	1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.	1879.	1880.	Total.
<i>Foreign Companies.</i>	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Etna.....	82,299	111,235	116,943	142,928	182,368	103,864	113,761	62,622	342,208	63,166	87,139	44,229	1,452,762
Agricultural of Water-town.....		100	13,168	33,616	28,204					1,196	34,325	33,527	144,136
Andes.....			5,668										5,668
Hartford.....	29,198	35,726	76,681	86,795	16,647	39,719	65,394	21,048	167,200	47,221	55,215	31,088	671,932
Home.....	60,691						2,558	15,719	77,044	2,451		672	60,691
Phoenix of Brooklyn.....													104,070
	172,188	147,061	212,460	263,339	227,219	143,583	181,713	99,389	586,452	114,034	182,305	109,515	2,439,259
RECAPITULATION.													
Canadian Companies.....	276,116	453,414	414,339	510,469	487,649	662,470	1,082,206	1,599,048	2,186,162	828,069	687,353	701,639	9,888,934
British Companies.....	579,416	1,024,362	922,400	1,136,167	967,316	1,120,061	1,299,612	1,168,858	5,718,305	880,571	1,275,540	855,423	16,948,076
Foreign Companies.....	172,188	147,061	212,460	263,339	227,219	143,583	181,713	99,389	586,452	114,034	182,305	109,516	2,439,259
Grand Totals.....	1,027,720	1,624,837	1,549,199	1,909,975	1,682,181	1,926,159	2,563,531	2,867,295	8,490,919	1,822,674	2,145,198	1,666,578	29,276,269

SESSIONAL PAPER No. 8

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies, for the Years 1869 to 1891, inclusive.

	Totals for 1869 to 1880.	Losses Paid.										Totals for 1869 to 1891.	
		1881.	1882.	1883.	1884.	1885.	1886.	1887.	1888.	1889.	1890.		1891.
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
<i>Canadian Companies.</i>													
British America	1,098,943	128,869	80,711	82,480	92,961	105,210	135,950	131,933	139,784	125,029	138,318	147,957	2,408,145
Canada Agricultural	290,101												290,101
Canada Fire	472,221	152,074	73,838										698,133
Citizens'	736,720	89,058	119,581	135,613	148,531	120,488	134,782	170,235	146,937	121,802	148,688	186,202	2,258,637
Dominion	93,673	54,582											148,255
Eastern										200	35,297	73,162	108,659
*London Mutual Fire	723,603	94,632	60,758	70,211	75,748	78,556	83,830	102,639	95,257	92,388	95,952	86,710	1,600,284
National	287,732												287,732
Ottawa Agricultural	108,164												108,164
Provincial	957,146												957,146
Quebec	613,504	392,442	42,338	49,056	34,829	39,360	46,033	61,254	57,976	68,762	50,499	75,094	1,531,147
Royal Canadian	1,546,450	142,440	103,328	117,806	161,489	114,684	152,313	126,196	134,896	115,583	110,347	155,102	2,980,634
Sovereign	453,479	107,042	78,811	96,884									736,216
Stadacona	773,695												773,695
Western	1,733,503	175,619	174,478	208,380	249,179	138,891	186,456	172,064	175,598	154,988	156,994	216,507	3,742,657
<i>British Companies.</i>													
Atlas	9,888,934	1,336,758	733,843	760,430	762,737	597,189	739,364	764,321	750,448	678,752	736,095	940,734	18,689,605
Caledonian								19,824	23,873	31,835	45,657	44,945	166,134
City of London								71,996	69,500	72,645	73,415	84,273	578,162
Commercial Union			66,220	82,158	94,585	86,607	127,550	117,840	127,144	79,129	87,018	66,237	934,518
Employers' Liability	1,107,734	203,591	238,110	254,744	237,611	186,827	227,179	206,844	145,737	176,702	151,640	207,527	3,401,249
Fire Insurance Associa- tion								11,838	30,892	28,567	37,012	42,420	150,729
Glasgow and London.		7,453	75,568	96,797	88,231	88,437	93,807	117,097	89,472	57,397	61,930	67,426	843,615
					109,609	104,043	144,330	216,999	219,775	209,489	163,100		1,167,345

•Formerly the Agricultural.

†Formerly the Isolated Risk

10 GEORGE V, A. 1920

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies, for the Years 1869 to 1891, inclusive—*Concluded.*

	Totals for 1869 to 1880.	LOSSES PAID.										Totals for 1869 to 1891.	
		1881.	1882.	1883.	1884.	* 1885.	1886.	1887.	1888.	1889.	1890.		1891.
<i>British Companies—Con.</i>	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Guardian.....	705,617	58,965	45,027	38,740	68,562	79,163	99,846	121,111	93,334	115,694	146,763	154,623	1,727,445
Imperial.....	1,411,070	130,320	100,755	92,334	128,330	80,292	129,743	95,584	85,557	91,828	101,411	91,773	2,538,997
Lancashire.....	1,017,755	141,313	121,876	124,943	151,256	115,642	149,066	93,548	104,728	116,750	136,195	180,579	2,453,651
Liverpool and London and Globe.....	2,294,635	142,155	107,074	109,726	122,211	110,677	195,532	159,400	127,360	95,579	106,640	166,644	3,647,633
London and Lancashire	463	9,379	30,337	76,682	57,974	64,993	43,218	65,226	42,890	40,284	103,102	71,450	606,200
London Assurance	488,101	24,283	35,707	51,289	40,626	46,119	47,855	52,333	28,605	24,178	39,100	33,279	911,475
Manchester.....											6,700	47,525	54,225
National of Ireland				6,472	24,700	38,094	76,134	53,554	43,823	37,437	50,772	60,242	391,228
North British.....	2,543,711	253,794	179,488	168,409	190,535	155,895	186,642	190,752	165,952	199,930	174,988	246,459	4,656,555
Northern.....	920,382	65,338	89,217	87,365	166,240	105,279	130,787	100,586	99,298	86,775	126,609	101,091	2,078,997
Norwich Union.....	1,415	14,205	40,436	54,098	48,063	48,695	46,074	62,316	46,101	36,618	54,650	68,605	521,276
Phoenix of London	947,041	121,359	123,946	145,025	176,594	91,004	150,407	112,280	96,786	88,548	110,201	138,527	2,302,618
Queen.....	1,927,781	150,759	150,717	132,189	140,651	129,232	128,645	119,366	107,049	107,028	115,506	117,058	3,325,321
Royal.....	3,034,275	324,667	315,855	418,241	360,084	295,008	267,443	307,772	284,209	227,111	294,826	366,376	6,495,567
Scottish Commercial.....	177,329												177,329
Scottish Imperial.....	400,765	21,821	39,593	21,229									483,408
Scottish Union and National.....			8,318	13,599	18,294	20,222	21,282	38,828	62,380	45,013	41,466	82,863	352,265
Union Assurance Society											1,125	33,275	34,400
United Fire.....												79,965	79,965
	16,948,076	1,669,405	1,768,444	1,992,671	2,290,588	1,895,175	2,338,164	2,335,034	2,094,465	1,968,537	2,229,556	2,553,162	40,083,277
<i>Foreign Companies.</i>													
Ætna.....	1,452,762	60,018	82,164	51,952	55,224	54,276	68,401	68,430	73,742	58,422	84,647	74,395	2,184,433
Agricultural of Water- town.....	144,136	29,316	20,271	28,965	33,740	38,663	49,976	54,946	47,337	70,273	44,920	67,015	629,558
Andes.....	5,668												5,668
Connecticut.....							7,704	23,546	23,238	10,117	13,822	13,462	91,889
Hartford.....	671,932	71,227	56,554	71,415	85,534	68,868	69,043	65,544	58,558	57,552	109,018	108,034	1,493,279
Home.....	60,691												60,691
Insurance Co. of North America.....											11,866	21,104	32,970

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Phoenix of Brooklyn.....	104,070	3,100	3,710	14,795	17,500	25,116	28,736	91,693	26,034	32,558	27,297	46,323	420,932
Phoenix of Hartford.....											9,346	73,474	82,820
Queen of America.....												7,994	7,994
	2,439,259	163,661	162,699	167,127	191,998	186,923	223,860	304,159	228,909	228,922	300,916	411,801	5,010,234

RECAPITULATION.

Canadian Companies.....	9,888,934	1,336,758	733,843	760,430	762,737	597,189	739,364	764,321	750,448	678,752	736,095	940,734	18,689,605
British Companies.....	16,948,076	1,669,405	1,768,444	1,992,671	2,290,588	1,895,175	2,338,164	2,335,034	2,404,465	1,908,537	2,229,556	2,553,162	40,083,277
Foreign Companies.....	2,439,259	163,661	162,699	167,127	191,998	186,923	223,860	304,159	228,909	228,922	300,916	411,801	5,010,234
Grand totals.....	29,276,269	3,169,824	2,664,986	2,920,228	3,245,323	2,679,287	3,301,388	3,403,514	3,073,822	2,876,211	3,266,567	3,905,697	63,783,116

10 GEORGE V, A. 1920

SUMMARY OF Losses paid for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1902, inclusive.

Losses Paid.												Totals for 1869 to 1902.	
Totals for 1869 to 1891.	1892.	1893.	1894.	1895.	1896.	1897.	1898.	1899.	1900.	1901.	1902.	\$	
<i>Canadian Companies.</i>													
Anglo-American	2,408,145	148,511	144,298	148,829	172,857	165,721	176,736	158,025	162,873	51,804	82,516	105,206	239,526
British America	290,101								217,077	209,468	160,072		4,272,612
Canada Agricultural	698,133												290,101
Canada Fire													698,133
Canadian Fire													2,287,870
Citizens'	2,258,637	28,521	712										148,255
Dominion	148,255												632,961
Eastern	108,659	119,855	188,314	151,672	64,481								93,031
Equity Fire													3,018,331
London Mutual Fire	1,660,254	96,292	99,088	126,532	117,940	125,638	131,415	119,357	120,542	139,713	136,868	28,076	768,641
Mercantile	82,370	81,686	99,896	125,110	127,692	44,214	45,066	34,293	52,655	47,589			287,732
National Fire	287,732								47,615	84,583	71,290		203,488
Ottawa Fire													108,164
Ottawa Agricultural	108,164												957,146
Provincial	957,146												2,317,629
Quebec	1,531,147	81,974	71,592	63,311	53,727	66,734	101,507	49,279	104,916	66,516	32,798		2,988,940
Royal Canadian	2,980,654	8,306											736,216
Sovereign	736,216												773,695
Stadacona	773,695												59,878
Victoria-Montreal	3,742,657	226,440	211,459	211,637	272,888	227,781	251,354	185,527	186,800	274,811	196,287		6,283,100
Western													
<i>British Companies.</i>													
Albion Fire Ins. Ass.	18,689,605	792,219	797,149	801,871	807,003	713,566	718,891	587,705	637,101	1,009,899	865,214	27,433,310	
Alliance	843,615	90,724	82,427	162,232	124,330	106,319	94,831	118,921	106,732	242,278	150,163	22,399	1,016,766
Atlas	166,134	53,611	76,220	65,669	71,814	77,705	85,491	140,729	107,556	149,933	147,632	141,318	1,283,212
Caledonian	578,162	59,888	97,590	102,019	93,696	99,723	101,706	95,913	144,855	281,437	215,475	101,992	1,972,456
City of London	934,518	42,937											977,455
Commercial Union	3,404,219	289,795	253,659	241,680	298,272	224,423	255,943	276,668	287,269	300,438	281,721	153,784	6,267,901
Employers' Liability	150,729	51,649	53,423										255,801
Glasgow and London	1,167,345												1,167,345
Guardian	1,727,445	193,029	172,147	217,304	218,756	188,995	240,995	170,135	216,100	334,694	324,933	198,438	4,292,971
Imperial	2,538,997	93,039	161,072	106,669	109,880	104,225	121,872	118,173	199,037	307,418	216,795	104,145	4,181,342
Lancashire	2,453,651	173,392	196,318	157,654	223,166	165,504	205,372	153,455	243,329	293,934	266,042	20,273	4,492,270
Law Union and Rock									3,535	34,025	41,995	13,048	92,603
Liverpool and London													
and Globe	3,647,633	202,829	281,337	215,783	249,608	204,133	259,826	209,097	280,406	301,809	343,103	187,846	6,383,410

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London and Lancashire.	606,200	106,277	95,406	108,758	162,376	89,068	105,652	236,586	106,307	195,108	135,574	114,700	2,051,952
London Assurance.	911,475	47,823	75,476	75,179	109,385	62,386	100,147	156,950	77,269	132,271	113,541	43,430	1,305,332
Manchester.	54,228	79,519	109,692	148,745	155,536	107,167	149,540	112,863	147,384	321,487	204,759	73,324	1,664,241
National of Ireland.	391,228	61,713	77,817	65,741	71,814	77,705	85,491	140,729	107,556	149,933	128,980	120,683	1,479,390
North British.	4,656,555	336,358	225,264	225,264	240,028	209,703	332,504	272,694	345,245	520,111	354,205	233,358	7,966,580
Northern.	2,078,967	101,728	121,612	113,862	156,292	132,853	110,389	125,305	158,868	187,078	242,012	100,804	3,629,880
Norwich Union.	521,276	74,582	91,212	114,258	131,346	123,332	172,310	196,340	171,356	293,017	252,542	176,084	2,317,655
Phoenix of Hartford.	2,302,618	135,335	165,067	162,357	149,890	138,331	193,552	230,395	318,356	396,234	398,455	242,672	4,833,262
Queen.	3,329,321												3,329,321
Royal.	6,495,567	361,616	446,332	402,605	439,127	389,995	377,278	394,200	416,076	497,403	485,718	365,377	11,071,294
Scottish Commercial.	177,329												177,329
Scottish Imperial.	483,408												483,408
Scottish Union and National.	352,265	94,038	109,741	81,758	124,046	96,187	72,179	114,408	106,639	133,118	204,334	110,597	1,599,301
Sun Insurance Office.		7,717	58,177	88,469	116,304	105,069	150,728	113,180	144,113	163,464	160,533	95,030	1,204,784
Union Assurance Society.	34,400	47,227	91,849	117,321	127,577	143,141	118,861	188,401	179,213	280,041	281,280	105,155	1,714,466
United Fire.	79,965	153,670	165,277	121,534	28,994								549,440
	40,083,277	2,878,149	3,496,112	3,094,861	3,402,337	2,845,994	3,334,667	3,557,122	3,807,212	5,515,231	4,889,192	2,724,487	79,688,641
<i>Foreign Companies.</i>													
Atina.	2,184,433	105,379	91,254	77,816	107,468	67,243	110,165	102,714	106,455	296,451	141,995	78,116	3,469,489
Agricultural of Water-town.	629,558	47,990	43,037	55,666	42,230	36,693	2,104		5,207	36,703	25,070		857,278
American Fire.													66,980
Andes.	5,668												5,668
Connecticut Fire.	91,889	15,990	20,198	13,619	29,468	21,491	33,503	50,238	38,774	44,552	31,879	27,090	418,691
Hartford.	1,493,279	72,716	97,167	94,407	118,373	80,304	99,292	119,092	111,647	263,300	147,172	70,822	2,707,571
Horne, New Haven.	60,691												60,691
Horne, New York.												1,794	1,794
Ins. Co. of N. America.	32,970	31,075	43,132	58,653	58,703	68,471	86,638	91,294	77,244	178,154	110,442	69,749	906,525
Phoenix of Brooklyn.	420,952	73,286	63,214	62,006	98,556	56,806	35,176	48,309	46,329	68,853	97,917	51,700	1,126,664
Phoenix of Hartford.	82,800	169,316	229,819	145,013	140,435	113,092	108,471	108,471	106,457	90,908	80,295	47,177	1,435,691
Queen of America.	7,994	191,156	171,608	184,851	188,697	169,841	160,529	119,542	185,612	267,058	241,165	213,140	2,101,193
	5,010,234	706,902	759,429	692,631	784,410	613,941	648,275	639,660	677,725	1,245,975	875,865	562,588	13,217,635

RECAPITULATION.

Canadian Companies.	18,689,605	792,219	797,149	801,871	807,003	713,566	718,891	587,705	637,101	1,013,087	1,009,899	865,214	27,433,310
British Companies.	40,083,277	2,878,149	3,496,112	3,094,861	3,402,337	2,845,994	3,334,667	3,557,122	3,807,212	5,515,231	4,889,192	2,724,487	79,688,641
Foreign Companies.	5,010,234	706,902	759,429	692,631	784,410	613,941	648,275	639,660	677,725	1,245,975	875,865	562,588	13,217,635
Grand totals.	63,783,116	4,377,270	5,052,690	4,589,363	4,993,750	4,173,501	4,701,833	4,784,487	5,182,038	7,774,293	6,774,956	4,152,289	120,339,586

*Formerly the Agricultural Mutual. †Formerly the Isolated Risk. ‡Formerly the Fire Insurance Association. ††Formerly the Law Union and Crown.

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	108,164	36,962	142,877	44,518	73,089	39,692	48,316	13,148	28,119	23,929	29,892	13,794	108,164
Ottawa Agricultural	108,164						39,605	13,148	28,119	23,929	29,892	13,794	108,164
Pacific Coast Fire	957,146						48,316	113,422	87,993	88,409	94,190	119,445	147,887
Provincial	2,317,629	36,962	142,877	44,518	73,089	39,692	48,316	113,422	87,993	88,409	94,190	119,445	957,146
Quebec Fire					4,774	36,144	78,847	72,247	64,381				3,206,542
Rehmond and Drummond						119,538	148,366	190,191	234,086	227,618	224,787	218,613	256,393
Rimouski													1,363,199
Royal Canadian	2,988,950												2,988,950
Sovereign	736,216												736,216
Sovereign Fire					514	27,949	67,616	45,596	27,389	33,464	51,792	55,809	315,189
Stadacona	773,695												773,695
Victoria-Montreal	59,878												59,878
Western	6,283,100	228,471	558,864	237,221	259,953	170,371	319,514	187,788	235,186	197,885	192,429	257,056	9,148,038
	27,433,320	1,269,678	2,561,475	1,399,065	1,602,131	1,801,449	2,655,226	2,123,508	2,544,650	2,519,179	2,731,761	3,020,551	51,601,993
<i>British.</i>													
*Allion Fire Insurance Association	1,016,766												1,016,766
Albion	1,421,507	114,640	556,239	87,964	53,809	82,537	79,673	44,206	87,523	106,772	102,045	78,648	2,815,563
Atlas	1,283,212	141,022	488,703	227,883	185,521	236,996	269,469	205,895	289,073	311,967	294,396	274,618	4,208,755
Calcedonian	1,972,456	132,796	368,008	158,152	127,114	170,089	250,882	132,710	175,706	223,743	214,632	226,559	4,153,441
City of London	977,455												977,455
Commercial Union	6,267,901	261,278	559,371	223,062	202,418	288,982	525,607	487,171	603,668	696,994	414,033	352,341	10,882,826
Employers' Liability	255,801								None.	20,417	60,428	108,422	445,008
General Accident, Fire and Life													
Glasgow and London	1,167,345						4,182	81,189	147,557	182,797	132,882	164,179	712,786
Guardian	4,202,971	285,762	446,415	281,466	280,528	367,923	446,333	391,660	433,844	476,700	522,783	558,060	8,697,379
Imperial	4,181,312												4,181,312
Lancashire	4,492,270												4,492,270
**Law Union and Rock	92,663	58,317	117,666	26,826	49,790	68,826	78,780	60,585	81,629	104,259	113,957	113,772	967,010
Liverpool and London and Globe	6,383,410	273,920	813,101	430,892	533,162	770,662	802,131	694,558	621,266	749,734	730,921	779,787	13,583,544
London and Lancashire Fire	2,051,952	148,788	422,806	131,844	131,795	168,438	284,920	212,309	291,884	360,856	257,397	306,029	4,769,018
London Assurance	1,905,332	78,041	168,649	54,203	48,502	68,347	86,932	44,643	76,952	89,846	107,348	134,444	2,857,239
Manchester	1,664,241	102,460	147,537										1,914,238
National of Ireland	1,479,390	156,895	70,552										1,706,837
North British and Mercantile	7,966,547	316,374	741,116	282,439	319,625	451,605	431,631	419,596	458,522	508,613	459,220	561,161	12,946,448

*Formerly the Agricultural Mutual.

†Formerly the Isolated Risk.

‡Formerly the Fire Insurance Association.

*Formerly the Law Union and Crown.

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Fireman's Fund.....	21,165	11,879	33,044
Firemen's Insurance Co.	4,362	30,680	35,042
La Compagnie d'Ass.			
Général.....	None.	48,179	48,179
German-American.....	228,011	251,077	1,116,371
Germania Fire.....	11,679	56,072	67,751
Glens Falls.....		None.	None.
Hartford Fire.....	412,708	411,631	6,208,287
Home, New Haven.....			60,491
Home Ins. Co., New York.....			
Insurance Co. of North America.....			
Insur. Co. of the State of Pa.....			
Lumber Insurance Company.....	58,460	87,271	115,731
National Fire.....	99,625	88,081	614,878
National Union Fire.....	261,644	391,398	972,533
Niagara Fire.....	133,143	246,531	
Northwestern National.....	34,381	36,198	70,579
Phoenix of Brooklyn.....	2,858	18,441	21,299
Phoenix of Hartford.....			
Providence-Washington.....			
Queen of America.....	136,363		2,151,363
Rochester-German.....	85,809	211,347	2,721,369
Springfield Fire.....	25,209	94,705	120,001
St. Paul Fire and Marine.....	315,079	352,688	5,799,801
L. Union, Paris, France.....			193,689
Westchester Fire.....	116,147	219,703	519,209
	106,011	103,100	451,980
	41,329	102,978	153,734
	12,561	71,312	83,873
	2,255,017	2,235,881	4,043,753
	3,098,756		35,237,966

RECAPITULATION.

Canadian.....	2,731,761	2,519,179	2,731,761
British.....	6,310,031	6,181,888	6,310,031
Foreign.....	3,068,756	2,235,881	3,068,756
	12,119,581	10,436,948	12,119,581
	10,292,333		
	8,646,826		
	10,279,455		
	8,445,641		
	6,551,291		
	6,090,519		
	1,399,065		
	3,634,706		
	966,748		
	14,090,534		
	5,870,716		
	857,274		
	3,803,764		
	1,209,678		
	2,561,475		
	9,172,919		
	2,365,130		
	13,217,635		
	79,688,641		
	27,433,320		

10 GEORGE V, A. 1920

SUMMARY OF LOSSES paid for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1919, inclusive.

	Totals from 1869 to 1913.	Losses Paid, 1914.	Losses Paid, 1915.	Losses Paid, 1916.	Losses Paid, 1917.	Losses Paid, 1918.	Losses Paid, 1919.	Totals from 1869 to 1919.
<i>Canadian Companies.</i>	\$	\$	\$	\$	\$	\$	\$	\$
Acadia Fire.....	501,149	88,906	93,607	83,954	54,685	100,703	103,573	1,026,577
Anglo-American.....	2,092,941	122,659	117,243					2,332,843
Antigonish Farmers.....							617	617
Beaver Fire.....	None.	446	1,548	8,651	6,134	6,246	6,650	29,675
British America.....	7,305,478	296,396	284,695	307,959	308,856	342,914	295,455	9,141,753
British Colonial.....	11,911	26,494	77,723	77,235	76,231	75,224	97,715	442,533
British Northwestern.....	24,550	38,832	32,622	25,899	25,120	54,100	41,506	242,629
Canada Accident.....				5,133	15,457	27,894	27,354	75,568
Canada Agricultural.....	290,101							290,101
Canada Fire.....	698,133							698,133
Canada National.....	76,620	79,174	86,858	118,220	60,239	90,463	65,623	577,197
Canada Security.....							1,486	1,486
Canadian Fire.....	1,493,705	121,913	112,465	98,389	102,873	135,061	114,692	2,179,098
Canadian Indemnity.....							29,963	29,963
(a) Canadian Lumbermen's Insur- ance Exchange.....			None.	None.	None.	None.	None.	None.
Canadian Surety.....							None.	None.
Central Canada Manufacturers.....	197,414							197,414
Citizens.....	2,287,870							2,287,870
Cumberland Farmers.....							5	5
Dominion.....	148,255							148,255
Dominion Fire.....	869,225	156,371	143,303	108,593	144,222	153,982	150,114	1,725,810
Dominion of Canada Guarantee and Accident.....			188	6,304	11,796	10,329	14,017	42,634
Eastern.....	632,961							632,961
Eastern Canada Manufacturers.....	51,873							51,873
Equity Fire.....	1,437,805	87,921						1,525,726
Factories Insurance Co.....	352,736	149,852	133,933	76,385				712,906
Fire Ins. Co. of Canada.....						None.	18,881	18,881
General Accident of Canada.....							3,353	3,353
Globe Indemnity.....					16,937	47,210	53,192	117,339
Guardian Ins. Co. of Canada.....						None.	4,227	4,227
Halifax.....							26,826	26,826
Hamilton Fire.....				22,588				22,588
Hudson Bay Insurance Co.....	237,409	49,340	65,151	85,471	88,780	111,995	107,052	745,198
Imperial Guarantee and Accident.....						None.	None.	None.
Imperial Underwriters.....	15,387	41,357	64,379	46,762	32,112	47,860	51,175	299,032
Kings Mutual.....							2,245	2,245
Liverpool-Manitoba.....	444,406	250,558	131,870	140,282	103,416	117,552	105,458	1,293,542
London and Lancashire Gtee. and Acct.....							None.	None.
(b) London Mutual Fire.....	5,732,080	399,399	281,380	279,365	193,848	258,605	232,344	7,377,021
Manitoba Assurance Co.....	648,754							648,754
Mercantile Fire.....	1,619,892	171,603	135,375	148,499	108,324	155,239	96,116	2,435,048
Montreal-Canada Fire.....	1,323,209	95,710	89,385					1,508,304
Moutat Royal.....	217,729	152,047	161,653	182,855	240,022	264,101	285,369	1,503,776
Mutual Fire.....							4,964	4,964
National Fire.....	287,732							287,732
North American Accident.....						None.	None.	None.
North Empire Fire.....	114,497	63,427	57,905	103,303	60,462	63,864	83,130	546,588
North West Fire.....	92,072	69,258	84,093	94,041	84,169	68,528	70,502	562,663
Nova Scotia Fire.....	377,777							377,777
Occidental Fire.....	239,667	82,232	68,673	54,518	81,812	100,536	102,288	729,726
Ontario Fire.....	851,105							851,105
Ottawa Assurance Co.....	866,253							866,253
Ottawa Agricultural.....	108,164							108,164
Pacific Coast Fire.....	147,887	39,837	32,478	29,815	46,582	49,730	31,957	378,286
Pictou County Farmers.....							1,239	1,239
Provincial.....	957,146							957,146
Quebec Fire.....	3,206,542	122,805	84,121	152,070	151,459	107,365	123,654	3,948,016
Richmond and Drummond.....	256,393							256,393
Rimouski.....	1,363,199							1,363,199
Royal Canadian.....	2,988,940							2,988,940
(c) Sovereign.....	736,216							736,216
Sovereign Fire.....	315,189							315,189
Stadacona.....	773,695							773,695
Victoria-Montreal.....	59,878							59,878
Western.....	9,148,038	265,767	285,221	339,287	363,259	352,403	383,481	11,137,456
	51,601,983	2,972,304	2,625,869	2,505,578	2,376,825	2,741,904	2,736,223	67,650,686

(a) Formerly the Lumbermen's Fire Indemnity Contract.

(b) Formerly Agricultural Mutual.

(c) Formerly the Isolated Risk.

SESSIONAL PAPER No. 8

SUMMARY OF LOSSES paid for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1919, inclusive—Continued.

	Totals from 1869 to 1913.	Losses Paid, 1914.	Losses Paid, 1915.	Losses Paid, 1916.	Losses Paid, 1917.	Losses Paid, 1918.	Losses Paid, 1919.	Totals from 1869 to 1919.
<i>British Companies.</i>	\$	\$	\$	\$	\$	\$	\$	\$
(a) Albion Fire Ins. Association ...	1,016,766							1,016,766
Alliance.....	2,815,563	144,836	90,381	114,759	128,786	208,832	118,137	3,621,294
Atlas.....	4,208,755	328,301	310,587	337,971	291,227	305,348	290,760	6,072,949
British Crown.....					155,243	168,707	167,846	491,796
British General.....							None.	None.
British Traders.....						4,910	47,585	52,495
Caledonian.....	4,153,441	274,450	237,083	290,004	205,501	226,913	162,163	5,549,555
Car and General.....						None.	28,722	28,722
Century.....					54,337	95,756	72,507	222,600
China Fire.....							None.	None.
City of London.....	977,455							977,455
Commercial Union.....	10,882,826	470,222	471,565	639,752	487,239	654,903	401,347	14,007,854
(b) Eagle, Star and British Dom- inions.....			57,898	62,429	71,789	93,716	94,830	380,662
Employers' Liability.....	445,068	153,515	189,959	189,871	215,791	336,838	267,354	1,798,396
General Accident, Fire and Life.....	712,786	111,152	126,881	154,823	199,764	232,188	154,792	1,692,386
Glasgow and London.....	1,167,345							1,167,345
Guardian.....	8,697,379	558,248	482,686	588,909	600,081	736,998	595,484	12,259,785
Imperial.....	4,181,342							4,181,342
Lancashire.....	4,492,270							4,492,270
(c) Law, Union and Rock.....	967,010	137,003	182,822	131,146	144,385	165,423	84,691	1,812,480
Liverpool and London and Globe.....	13,583,544	902,101	710,524	718,868	665,949	738,448	651,049	17,970,483
London Guarantee and Accident.....			None.	11,956	84,980	225,052	318,268	640,256
London and Lancashire Fire.....	4,769,018	391,200	333,860	356,933	408,719	399,313	415,356	7,074,399
London Assurance.....	2,857,239	198,502	139,186	131,239	156,250	191,120	116,696	3,720,232
Manchester.....	1,914,238							1,914,238
Marine Insurance Co.....	None.	None.	None.	None.	None.	None.	None.	None.
Motor Union.....							None.	None.
National of Ireland.....	1,706,837							1,706,837
National Benefit.....						100	9,660	9,760
North British and Mercantile.....	12,946,482	595,746	495,777	497,670	380,690	578,480	481,484	15,976,329
Northern.....	7,180,041	469,372	385,857	571,654	497,231	650,170	435,718	10,190,043
Norwich Union.....	5,914,277	470,923	391,006	431,288	478,521	466,246	406,616	8,558,877
Ocean Accident and Guarantee.....			9,383	65,087	116,695	205,985	140,595	537,745
Palatine Insurance Co.....	80,428	155,132	112,917	199,057	145,755	165,436	143,958	1,002,683
Phoenix of London.....	10,011,738	579,207	390,595	430,961	539,583	497,673	486,210	12,935,967
Provincial.....	27,148	38,618	19,781	18,029	73,748	34,789	28,033	240,146
Queen.....	3,325,321							3,325,321
Queensland.....						8,444	78,226	86,670
Royal Exchange.....	368,334	162,218	172,056	202,859	300,080	289,841	271,594	1,766,982
Royal Insurance Co.....	18,810,098	801,985	695,908	739,389	813,313	946,810	793,992	23,601,495
Scottish Commercial.....	177,329							177,329
Scottish Imperial.....	483,408							483,408
Scottish Metropolitan.....						None.	None.	None.
Scottish Union and National.....	3,436,826	150,484	160,164	203,345	256,484	248,928	156,325	4,612,556
Snn Insurance Office.....	3,561,347	268,367	267,578	305,232	315,360	374,231	341,448	5,433,563
Union Assurance Society.....	3,486,292	261,460	244,608	324,375	283,847	295,827	308,748	5,205,157
Union of Canton.....					None.	106,659	124,013	230,672
Union Marine.....						None.	None.	None.
United Fire.....	549,440							549,440
Yangtze.....							None.	None.
Yorkshire.....	851,309	243,438	210,298	208,857	286,942	253,915	193,657	2,248,416
	140,758,700	7,796,480	6,889,360	7,926,463	8,358,290	9,907,999	8,387,864	190,025,156

(a) Formerly the Fire Insurance Association.

(b) Formerly the British Dominions General.

(c) Formerly the Law Union and Crown.

10 GEORGE V, A. 1920

SUMMARY OF LOSSES paid for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1919, inclusive—*Concluded*.

	Totals from 1869 to 1913.	Losses Paid, 1914.	Losses Paid, 1915.	Losses Paid, 1916.	Losses Paid, 1917.	Losses Paid, 1918.	Losses Paid, 1919.	Totals from 1869 to 1919.
<i>Foreign Companies.</i>	\$	\$	\$	\$	\$	\$	\$	\$
Aetna	4,822,052	157,403	218,329	154,964	200,303	232,672	195,477	5,981,200
Agricultural of Watertown	857,278				1,160	2,813	6,594	867,854
Alliance Insurance					34,111	54,086	42,405	130,602
American Alliance							1,208	1,208
American Central	67,059	116,411	53,203	51,021	34,015	51,316	47,000	420,025
American Equitable							None.	None.
American Fire	66,930							66,930
American Insurance Co.	23,999	31,001	22,104	9,745	20,612	46,221	29,439	183,121
American Lloyds	14,425	547	1,577	5,162	104,043	13,226	4,707	144,287
Andes	5,668							5,668
Automobile					None.	None.	None.	None.
Boston						32,919	32,759	65,678
California Insurance Co.	6,761	18,454	16,940	22,724	10,724	19,651	25,545	120,799
Citizens' of Missouri					700	2,940	3,709	7,349
Columbia					None.	None.	None.	None.
Commercial Union of N. Y.					972	1,729	444	3,145
Connecticut Fire	1,124,073	45,620	61,620	75,594	70,711	97,796	72,310	1,547,634
Continental	453,278	186,493	134,112	138,224	259,116	221,655	195,412	1,588,290
Equitable Fire and Marine	4,998	23,237	13,775	21,224	22,489	37,369	23,887	146,970
Fidelity-Phoenix	833,304	167,322	196,960	170,811	239,408	214,934	174,458	1,097,197
Fire Assoc. of Phila.						30,087	20,547	50,634
Fireman's Fund	33,044	70,201	53,843	50,481	77,606	145,276	94,864	525,314
Firemen's Insurance Co.	35,042	31,934	27,968	29,729	52,215	43,694	22,030	242,612
General of Paris	48,179	57,609	43,508	70,755	48,616	57,806	58,490	384,993
Germania Fire	67,751	39,899	37,468					145,118
Girard							None.	None.
Glens Falls	None.	50,315	64,409	93,811	80,528	97,434	73,943	460,440
Globe and Rutgers		33,280	102,908	231,851	251,550	388,051	363,042	1,370,682
(a) Great American	1,116,371	282,743	214,572	218,112	245,174	390,173	240,840	2,707,985
Hartford Fire	6,208,287	497,045	461,245	444,513	493,217	601,926	533,336	9,209,569
Home, New Haven	60,691							60,691
Home Insurance Co., New York	2,210,752	419,937	459,160	428,132	560,974	615,563	597,061	5,291,608
Insurance Co. of North America	2,898,461	221,792	248,106	197,638	285,303	367,751	314,553	4,533,604
Insurance Co. of the State of Pa.	145,731	104,580	73,492	61,158	138,139	143,453	84,696	751,249
Lumber Insurance Co.	644,878	81,919	1,640					728,437
Lumbermen's Underwriting Alliance						19,165	38,970	58,133
Manufacturing Lumbermen's Underwriters						8,544	163,638	172,182
Mechanics and Traders						15,293	19,538	34,831
Merchants' Fire					1,517	3,447	3,196	8,160
Millers National			5,992	13,682	46,934	29,205	15,835	111,648
National-Ben Franklin		24,377	63,784	38,586	47,282	52,500	44,366	270,955
National Fire	972,533	334,060	462,862	251,861	292,667	295,654	213,869	2,823,506
National Union Fire	246,531	128,504	109,073	130,553	152,877	175,137	80,931	1,023,636
La Nationale		10,092	68,357	86,606	117,523	141,247	217,998	641,823
Newark						5,748	7,418	13,166
New Hampshire						15,358	19,466	34,824
New Jersey						20,523	1,978	22,501
Niagara Fire	70,579	84,046	83,073	100,776	74,328	117,369	107,035	637,206
Northwestern Mutual						2,251	100	2,351
Northwestern National	21,299	65,300	78,625	59,404	98,556	133,692	83,613	540,789
Phoenix of Brooklyn	2,154,363							2,154,363
Phoenix of Paris			4,343	31,061	37,592	56,683	69,273	198,952
Phoenix of Hartford	2,721,309	237,983	190,790	193,557	186,850	273,584	177,880	3,983,953
Providence of Washington	120,004	125,910	130,804	119,694	106,445	168,329	114,611	885,797
Queen of America	5,799,801	357,208	321,095	334,706	340,329	381,137	327,978	7,862,254
Rochester-German	193,689							193,689
St. Paul Fire and Marine	451,950	101,116	122,113	203,285	239,822	284,084	163,810	1,566,210
Springfield Fire and Marine	519,209	277,903	287,942	306,783	266,376	194,874	190,697	2,043,784
Stuyvesant				39,388	150,349	76,239	39,785	305,761
L'Union, Paris, France	153,734	104,669	118,084	121,039	128,666	145,212	105,154	876,558
United States Fire							None.	None.
Vulcan						15,197	13,522	28,719
Westchester Fire	83,873	89,591	92,835	85,402	123,279	166,287	105,851	747,118
	35,257,966	4,578,500	4,646,720	4,592,022	5,643,987	6,709,349	5,555,268	66,983,812

RECAPITULATION.

Canadian Companies	51,601,983	2,972,304	2,635,869	2,595,578	2,376,825	2,741,904	2,736,223	67,650,686
British Companies	140,758,800	7,796,480	6,885,360	7,926,463	8,358,290	9,907,999	8,387,864	190,025,156
Foreign Companies	35,257,966	4,578,500	4,646,720	4,592,022	5,643,987	6,709,349	5,555,268	66,983,812
	227,618,749	15,347,284	14,161,949	15,114,063	16,379,102	19,359,252	16,679,355	324,659,654

(a) Formerly the German American Insurance Company.

ABSTRACT OF STATEMENTS

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SESSIONAL PAPER No. 8

SUMMARY OF FIRE INSURANCE in Canada for the Years 1869 to 1919, inclusive.

Year.	Net Cash Premiums Received.	Amount of Policies taken during the year	Amount of Risks at Date of Statement.	Losses paid.
<i>Canadian Companies.</i>	\$	\$	\$	\$
1869.....	501,362	41,090,604	59,340,916	276,116
1870.....	536,600	54,637,315	59,523,641*	453,414
1871.....	707,418	68,921,494	68,465,914*	414,339
1872.....	796,847	76,499,542	72,203,784*	510,469
1873.....	842,896	71,775,952	91,032,187*	487,649
1874.....	1,453,781	126,588,965	126,705,337*	662,470
1875.....	1,646,654	168,896,111	190,281,543	1,082,206
1876.....	1,881,641	198,509,113	231,834,162	1,599,048
1877.....	1,622,955	168,935,723	217,745,048	2,186,162
1878.....	1,161,896	127,288,165	171,430,720	828,069
1879.....	1,102,822	124,652,727	158,824,631	687,353
1880.....	1,190,029	131,079,789	154,403,173	701,639
1881.....	1,206,470	140,331,153	153,436,153	1,336,758
1882.....	1,033,433	124,123,715	152,564,079	733,843
1883.....	1,091,801	122,302,460	149,930,173	760,430
1884.....	1,140,428	118,747,547	147,968,945	762,737
1885.....	1,107,879	111,162,914	143,759,390	597,189
1886.....	1,107,710	114,543,806	142,685,145	739,364
1887.....	1,121,435	109,206,925	154,165,902	764,321
1888.....	1,131,091	120,158,592	159,070,684	750,448
1889.....	1,173,918	122,965,987	158,883,612	678,752
1890.....	1,249,884	155,145,294	178,691,762	736,095
1891.....	1,278,736	135,913,674	177,785,359	940,734
1892.....	1,052,041	112,566,165	148,557,131	792,219
1893.....	1,137,797	123,785,683	154,614,280	797,449
1894.....	1,108,294	121,562,165	150,241,967	801,871
1895.....	1,151,126	130,567,693	143,697,862	807,003
1896.....	1,061,855	114,379,430	141,251,862	713,566
1897.....	1,021,216	107,268,258	151,231,897	718,891
1898.....	1,121,927	111,006,221	159,927,706	857,705
1899.....	1,183,739	130,509,195	169,792,859	637,101
1900.....	1,298,751	134,851,897	190,577,768	1,013,087
1901.....	1,727,410	170,894,095	221,756,637	1,099,899
1902.....	2,055,703	215,145,909	246,042,580	865,214
1903.....	2,282,498	216,505,990	269,637,251	1,209,678
1904.....	2,681,275	239,231,027	296,888,876	2,561,475
1905.....	3,013,714	301,816,272	328,340,100	1,399,065
1906.....	3,179,319	324,168,552	354,604,064	1,602,131
1907.....	3,681,335	375,927,812	412,019,532	1,801,449
1908.....	3,819,372	423,764,660	433,913,379	2,655,226
1909.....	3,764,341	455,432,696	473,744,578	2,123,508
1910.....	4,334,612	528,093,567	502,510,417	2,544,650
1911.....	4,727,141	572,066,012	549,604,374	2,519,179
1912.....	5,063,409	653,582,426	644,099,996	2,731,761
1913.....	5,099,298	712,651,986	684,512,207	3,020,551
1914.....	5,016,653	663,539,377	700,239,242	2,972,304
1915.....	4,559,076	673,244,131	682,793,482	2,625,869
1916.....	4,817,876	742,805,919	662,129,297	2,595,578
1917.....	4,782,833	819,328,851	688,229,995	2,376,825
1918.....	5,570,095	903,126,573	757,301,291	2,741,904
1919.....	6,415,838	1,170,734,162	863,798,586	2,736,223
Totals	112,517,250	.....	.....	67,650,686

*These returns are imperfect.

10 GEORGE V, A. 1920

SUMMARY OF FIRE INSURANCE in Canada for the Year 1869 to 1919 inclusive—*Con.*

Year.	Net Cash Premiums Received.	Amount of Policies taken during the year.	Amount of Risks at Date of Statement.	Losses paid.
<i>British Companies.</i>	\$	\$	\$	\$
1869	1,119,011	120,747,515	115,222,003	579,416
1870	1,185,398	131,570,928	120,903,017	1,024,362
1871	1,299,846	148,147,966	132,731,241	922,400
1872	1,499,620	174,361,395	145,700,486	1,136,167
1873	1,773,265	172,531,126	147,602,019	967,316
1874	1,809,473	177,346,240	155,088,455	1,120,106
1875	1,683,715	166,953,268	154,835,931	1,299,612
1876	1,597,410	178,725,453	153,885,268	1,168,858
1877	1,927,220	206,713,952	184,304,318	5,718,305
1878	1,994,940	213,127,414	202,702,743	880,571
1879	1,899,154	213,131,295	208,265,359	1,275,540
1880	2,048,408	227,537,306	229,745,985	855,423
1881	2,353,258	271,044,719	277,721,299	1,669,405
1882	2,908,458	321,466,183	339,520,054	1,768,444
1883	3,178,850	350,993,028	380,613,572	1,992,671
1884	3,472,119	354,458,616	413,441,198	2,290,588
1885	3,376,401	337,216,878	421,205,014	1,895,175
1886	3,429,012	349,109,117	393,166,340	2,338,164
1887	3,693,992	377,690,654	422,314,264	2,335,034
1888	3,859,282	376,540,072	434,941,955	2,094,465
1889	3,970,632	403,297,656	468,379,580	1,968,537
1890	4,072,133	427,931,692	474,884,419	2,229,556
1891	4,189,171	411,748,053	497,550,395	2,553,162
1892	4,455,474	466,900,791	549,223,123	2,878,149
1893	4,623,196	458,254,364	563,044,318	3,496,112
1894	4,602,747	435,237,770	567,948,304	3,094,861
1895	4,750,290	436,765,579	575,683,150	3,402,337
1896	5,006,047	459,959,398	591,656,008	2,845,994
1897	5,165,202	470,466,620	611,840,429	3,334,667
1898	5,223,345	481,404,453	629,768,638	3,557,122
1899	5,652,228	524,980,343	654,890,000	3,867,212
1900	5,846,020	540,448,950	681,751,373	5,515,231
1901	6,595,447	542,142,232	694,491,228	4,889,192
1902	6,946,919	556,692,825	695,220,761	2,724,187
1903	7,334,432	580,718,653	727,383,239	3,803,764
1904	8,343,666	609,942,293	745,159,661	9,172,919
1905	8,582,925	649,666,539	785,219,445	3,634,706
1906	8,601,374	672,318,145	855,091,245	3,829,244
1907	9,302,906	748,836,659	937,282,806	5,073,985
1908	9,919,403	789,146,201	976,873,509	5,776,725
1909	9,720,997	832,409,237	1,059,251,521	4,849,587
1910	10,243,235	936,097,608	1,143,463,774	5,488,726
1911	11,205,694	998,101,547	1,269,648,229	6,181,888
1912	12,092,125	1,148,396,318	1,430,070,127	6,319,064
1913	13,138,597	1,318,925,094	1,595,798,865	6,939,451
1914	13,710,907	1,398,200,494	1,736,187,120	7,796,480
1915	13,609,360	1,438,037,721	1,828,316,532	6,889,360
1916	14,294,803	1,606,346,835	1,958,789,616	7,926,463
1917	16,317,311	1,914,891,756	2,157,687,223	8,358,290
1918	18,658,710	2,147,570,916	2,414,696,483	9,907,999
1919	20,377,871	2,432,641,475	2,570,277,383	8,387,864
Totals.....	322,661,999			190,025,156

ABSTRACT OF STATEMENTS

CXV

SESSIONAL PAPER No. 8

SUMMARY OF FIRE INSURANCE in Canada for the Years 1869 to 1819 inclusive—Concluded.

Year.	Net Cash Premiums Received.	Amount of Policies taken during the year	Amount of Risks at Date of Statement.	Losses paid.
<i>Foreign Companies.</i>	\$	\$	\$	\$
1869.....	165,166*	9,702,356	13,796,890*	172,188
1870.....	194,781	12,893,827	11,167,928	147,061
1871.....	314,452	27,367,712	27,256,629*	212,460
1872.....	332,243	26,526,334*	33,818,670	263,339
1873.....	352,255	26,788,850	40,120,629	227,219
1874.....	259,049	25,243,769	25,050,427	143,583
1875.....	264,395	17,357,605	19,300,555	181,713
1876.....	228,955	23,914,181	18,880,550	99,389
1877.....	213,830	21,013,437	18,298,315	586,452
1878.....	211,594	19,432,178	35,766,238	114,034
1879.....	225,512	22,920,397	20,267,995	182,305
1880.....	241,140	25,434,766	27,414,113	109,516
1881.....	267,388	30,040,366	31,053,261	163,661
1882.....	287,815	32,454,518	34,772,345	162,699
1883.....	354,090	40,284,814	41,720,296	167,127
1884.....	367,581	40,777,215	44,097,616	191,998
1885.....	368,180	37,623,116	46,830,075	186,923
1886.....	395,613	42,099,984	50,921,537	223,860
1887.....	429,075	45,859,509	56,287,171	304,159
1888.....	445,990	44,881,343	56,722,420	228,909
1889.....	443,436	46,518,461	57,275,186	228,922
1890.....	514,054	57,646,959	67,103,440	300,916
1891.....	700,809	75,726,695	84,266,437	411,801
1892.....	1,004,812	107,708,732	123,629,818	706,902
1893.....	1,032,602	105,564,192	124,028,459	759,429
1894.....	1,000,328	96,789,493	117,876,931	692,651
1895.....	1,041,966	100,305,776	118,491,852	784,410
1896.....	1,007,948	94,949,822	112,666,482	613,941
1897.....	971,243	85,963,451	102,449,891	648,275
1898.....	1,004,859	88,750,015	105,697,763	639,660
1899.....	1,074,525	100,767,561	112,186,809	677,725
1900.....	1,187,177	108,127,777	120,003,219	1,245,975
1901.....	1,327,491	108,486,527	122,439,754	875,865
1902.....	1,574,372	120,211,152	133,999,827	562,588
1903.....	1,767,832	136,050,121	152,433,226	887,274
1904.....	2,144,941	153,128,785	172,965,394	2,365,140
1905.....	2,689,632	188,712,561	204,586,950	968,748
1906.....	2,907,270	213,613,168	234,266,935	1,152,916
1907.....	3,130,234	239,440,520	265,401,198	1,569,607
1908.....	3,288,500	253,383,160	289,931,375	1,847,504
1909.....	3,564,126	292,133,934	330,290,388	1,673,731
1910.....	4,147,684	352,864,510	388,302,549	2,259,017
1911.....	4,642,420	417,473,032	460,615,743	2,235,881
1912.....	6,038,984	572,182,988	609,273,561	3,068,756
1913.....	7,508,052	893,623,473	871,619,317	4,043,757
1914.....	8,771,598	1,042,361,697	1,019,592,647	4,578,500
1915.....	8,306,397	1,000,271,051	1,020,510,788	4,646,720
1916.....	8,671,173	1,069,085,926	1,099,139,323	4,592,022
1917.....	10,146,356	1,314,839,392	1,139,280,296	5,643,987
1918.....	11,725,600	1,555,337,567	1,351,517,067	6,709,349
1919.....	13,237,765	1,820,194,324	1,488,948,412	5,555,268
Totals.....	122,492,720			66,983,81

TOTALS FOR ALL YEARS FROM 1869 TO 1919 INCLUSIVE.

Canadian Companies.....	112,817,250			67,650,686
British Companies.....	322,661,999			190,025,156
Foreign Companies.....	122,492,720			66,983,812
Grand totals.....	557,971,969			324,659,654

*These returns are imperfect.

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance for 1919.

THE ACADIA FIRE INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount incurred during the Year.	Net Amount of Losses Paid.	Reserve for Unsettled Losses.		Remarks.
						Not Resisted.	Resisted.	
	\$	\$	\$	\$	\$	\$	\$	
Fire—In Canada	224,010	29,904,691	25,162,488	113,248	103,573	11,138	None.	Total business December 31, 1919.
Fire—In other countries	3,353	630,170	293,871	1,023	1,023	None.	None.	
Hail—In Canada	23,981	1,720,816	None.	15,352	15,352	None.	None.	
Totals	251,344	32,255,671	25,432,359	129,803	120,128	11,138	None.	

THE BRITISH AMERICA ASSURANCE COMPANY.

Fire—In Canada	795,194	135,936,834	109,125,698	324,685	295,455	110,000	3,172	Total business December 31, 1919.
Fire—In other countries	2,120,068	402,355,161	348,591,953	894,140	942,710	390,000	4,709	
Auto (Including Fire Risk)—In Canada	38,728	5,461,288	3,191,033	35,695	32,781	4,000	None.	
Auto (Excluding Fire Risk)—In Canada	36,071	.....	.....	22,562	21,612	6,000	None.
Explosion—In other countries	3,086	6,627,668	2,653,075	85	84	1	None.	
Hail—In Canada	64,684	1,344,819	None.	47,357	47,357	None.	None.	
Inland Transportation—In Canada	15,735	.....	.....	5,630	5,630	None.	None.
Inland Transportation—In other countries	1,639	.....	.....	—1,196	114,304	None.	None.
Marine—In Canada	801,980	.....	.....	796,335	714,030	475,000	None.
Marine—In other countries	111,098	.....	.....	6,314	121,313	115,000	None.
Totals	3,087,683	2,131,667	2,181,276	1,010,001	7,881	

BRITISH COLONIAL FIRE INSURANCE COMPANY.

Fire—In Canada	187,362	27,407,997	22,263,685	95,679	97,715	8,136	6,492	Total business December 31, 1919.
Fire—In other countries	27,281	.....	.....	19,149	19,149	None.	None.
Totals	214,643	.....	.....	114,828	116,864	8,136	6,492

THE BRITISH NORTHWESTERN FIRE INSURANCE COMPANY.

Fire—In Canada	89,089	14,816,703	7,824,150	35,986	41,506	2,169	None.	Total business December 31, 1919.
Fire—In other countries	32,320	3,028,228	1,743,531	6,092	862	5,231	None.	
Totals	121,418	17,844,931	9,567,681	42,078	42,368	7,400	None.	

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THE CANADA ACCIDENT INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Reserve for Unsettled Losses.		Remarks.
					Not Registered.	Registered.	
	\$	\$	\$	\$	\$	\$	
Fire—In Canada.....	76,376	23,909,954	9,059,396	25,949	27,354	5,499	
Accident.....	57,687	23,325,114	14,022,605	27,863	23,824	14,491	None.
Auto (Including Fire Risk).....	32,810	2,302,790	1,264,516	24,507	14,787	9,625	5,000.
Auto (Excluding Fire Risk).....	49,189	10,285,000	7,307,300	18,438	16,460	5,737	300.
Burglary.....	4,616	695,168	405,171	2,012	3,282	80	None.
Liability.....	200,892	2,045,000	2,055,000	122,781	166,628	30,838	None.
Guarantee.....	12,843	1,049,752	759,434	3,514	4,514	1,300	8,150.
Plate Glass.....	16,550			12,571	12,780	1,880	None.
Sickness.....	36,723			29,619	34,479	5,765	None.
Totals.....	487,686			267,254	304,108	75,215	13,450.

THE CANADA SECURITY ASSURANCE COMPANY.

Fire.....	27,943	2,722,067	1,886,568	1,486	1,486	None.	None.
Hail.....	171,175	2,640,188	None.	96,794	96,461	550	250.
Totals.....	199,118	5,362,255	1,886,568	98,280	97,947	550	250.

THE CANADIAN FIRE INSURANCE COMPANY.

Fire—In Canada.....	345,098	39,011,308	43,584,736	107,756	114,692	10,279	None.
Fire—in other countries.....	11,300	1,378,825	969,044	3,741	3,741	None.	None.
Auto (including Fire Risk)—In Canada.....	10,547	681,346	509,824	5,207	4,997	210	None.
Totals.....	366,945	41,074,479	45,063,604	116,704	123,430	10,489	None.

CANADIAN INDEMNITY COMPANY.

Fire (In Canada.....	87,222	6,826,765	6,507,863	23,680	29,963	595	None.
Fire—in other countries.....	3,615	327,090	250,887	2,137	2,137	None.	None.
Hail (In Canada.....	140,214	2,687,521	None.	66,227	66,227	None.	None.
Hail—in other countries.....	None.	None.	481	481	481	None.	None.
Totals.....	231,051	9,841,376	6,758,750	92,525	98,808	595	None.

Total business December 31, 1919.

Total business December 31, 1919.

Total business December 31, 1919.

10 GEORGE V, A. 1920

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance for 1919.—Continued.

THE CANADIAN SURETY COMPANY.

Automobile (Including Fire Risk)—In Can.	4,664	608,546	358,535	3,478	3,629	408	None.
Automobile (Excluding Fire Risk)—In Can.	14,743	4,639,325	2,363,863	4,290	2,530	2,015	None.
Burglary.....	10,609	1,698,228	3,753	3,753	2,952	1,223	None.
Guarantee.....	11,851	3,777,274	None	9,997	None	None	612
Plate Glass—In Canada.....	88,782	21,146,890	12,652,949	3,126	2,116	9,070	None.
Forgery—In Canada.....	30,755	8,962,407	7,126,353	2,951	2,535	355	None.
Totals.....	165,803	23,606	23,505	14,818	612		

THE DOMINION FIRE INSURANCE COMPANY.

Fire.....	380,694	47,468,704	54,151,275	141,897	150,114	8,864	2,500
Automobile (Including Fire Risk)	820	77,960	196	44,044	196	None.	None.
Marine.....	46,335	1,214,127	None	36,460	21,460	15,000	None.
Totals.....	525,585	51,851,622	55,934,218	225,597	215,814	23,864	2,500

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT.

Fire.....	50,890	9,352,409	10,709,730	9,171	14,017	349	None.
Accident.....	253,043	49,609,278	40,316,503	73,730	68,359	29,357	None.
Automobile (Including Fire Risk)	60,378	8,301,675	3,927,449	32,131	26,496	5,978	None.
Automobile (Excluding Fire Risk)	95,703	.....	.....	34,388	34,369	3,847	None.
Burglary.....	6,198	1,166,270	728,006	2,303	2,303	1,300	None.
Guarantee.....	45,515	31,446,991	24,869,315	1,627	3,217	5,917	None.
Plate Glass.....	30,795	.....	.....	23,657	23,472	3,697	None.
Sickness.....	162,998	.....	.....	87,023	93,217	21,647	None.
Totals.....	708,329	264,030	266,190	72,162	None.		

THE GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA.

Fire—In Canada.....	8,751	3,742,850	1,859,113	5,136	3,353	1,784	None.
Accident—In Canada.....	48,381	12,727,657	7,973,140	17,719	22,219	2,500	None.
Automobile (Including Fire Risk)—In Can.	797	1,852,200	121,500	37,338	40,838	6,000	None.
Automobile (Excluding Fire Risk)—In Can.	145,539	33,927,099	22,439,140	89,347	69,346	42,000	None.
Liability (In Canada.....	3	20,000	20,000	None	None	None	None.
Guarantee—In Canada.....	81,399	6,860,330	5,752,900	40,200	47,200	25,000	None.
Plate Glass—In Canada.....	268	None	None	824	8,500	1,824	None.
Sickness—In Canada.....	10,171	6,293,539	5,080,989	29,302	29,217	85	None.
Steam Boiler—In Canada.....	30,073	782,618	None.	17,668	20,168	5,000	None.
Totals.....	483,078	5,174,639	10,322,080	2,688	2,747	192	None.

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THE GLOBE INDEMNITY COMPANY OF CANADA.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount incurred during the Year.	Net Amount of Losses Paid	Reserve for Unsettled Losses.		Remarks.
						Not Registered.	Registered.	
	\$	\$	\$	\$	\$	\$	\$	
Fire.....	138,356	29,400,894	25,297,592	55,219	53,192	10,803	None.	
Accident.....	100,406	59,172,250	49,826,150	79,447	99,947	21,500	None.	
Automobile (excluding Fire Risk).....	193,406	7,331,830	4,482,150	46,508	43,508	13,500	None.	
Burglary.....	3,341	683,250	422,000	2,061	1,374	687	None.	
Liability.....	249,323	5,189,000	2,599,000	132,922	139,789	46,576	None.	Total business, December 31, 1919.
Guarantee.....	13,673	3,945,530	1,955,350	1,846	3,815	6,000	None.	
Sickness.....	137,295	.....	.....	82,994	100,494	16,000	None.	
Totals.....	\$36,288	.....	.....	400,997	432,149	115,120	None.	

THE GUARDIAN INSURANCE COMPANY OF CANADA.

Fire—In Canada.....	32,429	9,180,301	1,762,442	4,983	4,227	655	None.	
Fire—In other countries.....	349,905	.....	.....	175,063	130,793	101,330	None.	
Accident—In Canada.....	37,652	.....	.....	12,225	10,180	3,515	None.	
Auto (including Fire Risk)—In Canada.....	42,174	.....	.....	33,536	23,460	10,325	None.	
Burglary—In Canada.....	83,919	.....	.....	43,636	40,563	21,446	None.	
Liability—In Canada.....	11,210	.....	.....	11,689	11,129	3,153	None.	
Guarantee—In Canada.....	51,870	.....	.....	41,662	50,403	14,277	None.	
Plate Glass—In Canada.....	9,201	.....	.....	1,772	5,022	1,565	None.	
Sickness—In Canada.....	11,915	.....	.....	7,440	6,774	1,218	None.	
Totals.....	669,114	.....	.....	332,126	29,636	9,584	None.	Total business, December 31, 1919.

THE IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY OF CANADA.

Accident.....	150,945	25,403,820	19,183,940	78,214	83,252	13,236	13,000	
Automobile (including Fire Risk).....	30,206	2,468,884	1,516,267	10,105	14,850	4,230	None.	
Automobile (excluding Fire Risk).....	41,954	6,095,000	6,485,000	15,238	17,658	3,350	None.	
Liability.....	2,005	250,000	415,000	45	None	3,065	None.	
Guarantee.....	41,617	12,330,167	10,992,794	9,051	3,351	9,300	900	Total business, December 31, 1919.
Plate Glass.....	5,849	.....	.....	4,535	4,365	575	None.	
Sickness.....	116,272	.....	.....	62,225	68,588	11,686	None.	
Totals.....	388,849	.....	.....	188,433	192,064	42,422	13,000	

10 GEORGE V, A. 1920

TABLE V.—ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc. business transacted by Companies transacting Fire and other classes of Insurance, for 1919.—Continued.

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT COMPANY OF CANADA.

Accident—In Canada.....	102,437	26,392,196	21,199,646	41,319	30,687	18,628	None.
In other countries.....	None.	None.	None.	None.	None.	350	1,500
Automobile (including Fire Risk)—In Canada.....	11,419	None.	None.	4,077	968	3,109	None.
Automobile (excluding Fire Risk)—In Canada.....	73,921	None.	None.	31,858	27,145	7,964	430
Automobile (excluding Fire Risk)—In other countries.....	None.	None.	None.	10,352	3,102	1,000	6,500
Liability—In Canada.....	24,439	None.	None.	9,038	10,635	4,614	200
Liability—In other countries.....	None.	None.	None.	—12,476	5,099	21,000	9,250
Guarantee—In Canada.....	50,719	9,272,837	6,391,920	—12,476	5,466	8,884	None.
Guarantee—In other countries.....	None.	None.	None.	—1,015	—1,015	600	1,000
Plate Glass—In Canada.....	18,839	None.	None.	14,397	12,933	2,894	None.
Sickness—In Canada.....	80,950	None.	None.	57,999	56,539	17,796	None.
Totals.....	362,724			168,500	151,559	86,839	18,880

Total business, December 31, 1919.

THE MOUNT ROYAL ASSURANCE COMPANY.

Fire—In Canada.....	585,447	89,800,868	75,643,288	262,550	285,369	27,955	None.
Fire—In other countries.....	22,936	3,977,448	3,716,581	4,878	2,167	2,710	None.
Plate Glass—In Canada.....	15,780			10,996	3,905	7,092	None.
Totals.....	624,163			278,424	291,441	37,757	None.

Total business, December 31, 1919.

THE MUTUAL FIRE ASSOCIATION OF CANADA, LIMITED.

Fire—In Canada.....	15,190	785,603	1,063,453	4,964	4,904	None.	None.
Fire—In other Countries.....	45	2,000	2,000	None.	None.	None.	None.
Totals.....	15,235	787,603	1,065,453	4,964	4,904	None.	None.

Total business December 31, 1919.

THE NORTH AMERICAN ACCIDENT INSURANCE CO.

Accident—In Canada.....	47,363	15,594,667	9,104,703	20,976	16,541	3,562	2,800
In other countries.....	17,675	200,200	139,450	24	244	None.	None.
Automobile (including Fire Risk)—In Can.....	17,817	972,968	899,503	10,899	9,857	2,695	None.
Automobile (excluding Fire Risk)—In Can.....	45,258	5,418,333	5,368,333	18,927	19,114	6,060	None.
Burglary—In Canada.....	234,182	1,122,000	5,136,250	82	19,114	None.	None.
Liability—In Canada.....	234,182	2,488,000	2,563,000	188,934	167,321	110,128	None.
Liability—In other countries.....	23,309	None.	None.	2,510	2,010	470	None.
Plate Glass—In Canada.....	30,903	None.	None.	15,677	15,890	2,311	None.
Sickness—In Canada.....	915	None.	None.	18,002	19,472	3,171	None.
Sickness—In other countries.....				234	259	None.	None.
Totals.....	401,662			276,265	250,820	128,397	2,600

Total business, December 31, 1919.

THE NORTHWEST FIRE INSURANCE COMPANY.

Fire—In Canada.....	145,079	20,920,294	18,166,822	67,860	70,502	6,512	None.
Fire—In other countries.....	4,094	725,567	347,688	1,146	1,146	1,000	None.
Totals.....	149,173	21,645,861	18,514,510	69,006	71,648	7,512	None.

Total business, December 31, 1919.

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THE PACIFIC COAST FIRE INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid	Reserve for Unsettled Losses.		Remarks.
						Not Resisted.	Resisted.	
	\$	\$	\$	\$	\$	\$	\$	
Fire—In Canada.....	112,187	24,017,948	16,554,452	32,333	31,957	3,909	3,331	Total business, December 31, 1910.
Fire—In other countries.....	90,735	21,897,413	7,851,885	65,401	58,957	14,941	None.	
Totals.....	202,922	46,515,391	24,406,337	97,734	90,914	18,850	3,334	

THE WESTERN ASSURANCE COMPANY.

Fire—In Canada.....	710,373	253,113,119	119,252,403	356,120	383,481	83,000	13,537	Total business, December 31, 1910.
Fire—In other countries.....	1,929,315	691,415,149	418,339,382	1,032,349	1,142,157	353,580	4,314	
Auto (including Fire Risk)—In Canada.....	54,527	4,510,341	2,735,257	26,386	24,062	3,716	None.	
Auto (excluding Fire Risk)—In Canada.....	36,854	.....	.....	19,383	11,853	7,500	None.
Explosion—In Canada.....	19,090	32,011,305	2,649,713	None.	None.	None.	None.	
Explosion—In other countries.....	8,207	15,783,912	3,700,988	7,460	7,197	263	None.	
Inland Transportation—In Canada.....	24,872	12,020,088	538,086	4,873	3,873	1,000	None.	
Inland Transportation—In other countries.....	13,775	10,110,118	198,060	4,873	138,785	100,000	None.	
Marine—In Canada.....	202,674	81,464,057	5,110,784	153,018	1,369,072	1,510,598	17,520	
Marine—In other countries.....	1,510,094	493,126,485	49,281,183	1,243,023	3,814	895	None.	
Tornado—In other countries.....	23,180	9,721,065	12,035,143	4,413	
Totals.....	4,527,561	2,866,854	3,075,562	2,096,552	35,371	

AETNA INSURANCE COMPANY.

Fire.....	460,381	53,557,019	52,021,703	197,904	195,477	26,704	None.	In Canada, December 31, 1910.
Automobile (including Fire Risk).....	17,291	1,263,188	997,623	10,067	9,903	329	None.	
Tornado.....	1,363	368,910	863,566	.....	3,124	21	None.	
Totals.....	479,035	55,189,717	53,822,982	211,176	208,504	27,054	None.	

10 GEORGE V, A. 1920

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance, for 1919.—*Continued.*

ALLIANCE ASSURANCE COMPANY, LIMITED.

Fire.....	354,981	43,442,961	51,399,808	109,270	118,137	13,472	13,900
Accident.....	23,613	5,093,049	4,512,850	6,254	3,734	2,575	None.
Automobile (including Fire Risk).....	19,104	1,056,332	899,957	10,976	9,715	3,400	None.
Automobile (excluding Fire Risk).....	16,588	4,734,000	3,629,000	15,471	6,266	10,425	None.
Burglary.....	478	112,000	94,500	100	None	100	None.
Liability.....	29,491	2,345,000	2,244,000	16,637	11,908	5,524	None.
Guarantee.....	21,274	3,821,966	3,496,649	1,392	6,792	1,100	None.
Hail.....	82,080	1,519,866	None.	65,267	65,267	None.	None.
Plate Glass.....	1,785	.....	.....	246	96	150	None.
Sickness.....	25,108	.....	.....	16,647	14,162	3,857	None.
Totals.....	575,102	.....	.....	242,260	236,677	40,603	13,900

In Canada, December 31, 1919.

THE ALLIANCE INSURANCE COMPANY OF PHILADELPHIA.

Fire.....	135,457	32,707,293	19,955,009	44,454	42,405	8,084	None.
Automobile (including Fire Risk).....	465	70,400	70,300	None.	None.	None.	None.
Totals.....	135,922	32,777,693	20,025,009	44,454	42,405	8,084	None.

In Canada, December 31, 1919.

AMERICAN ALLIANCE INSURANCE COMPANY.

Fire.....	5,838	1,984,100	370,487	1,672	1,298	969	None.
Automobile (including Fire Risk).....	166	76,355	9,850	None.	None.	None.	None.
Totals.....	6,004	2,060,455	380,337	1,672	1,298	969	None.

In Canada, December 31, 1919.

AMERICAN CENTRAL INSURANCE COMPANY.

Fire.....	107,881	31,107,874	12,186,262	42,836	47,000	11,039	None.
Tornado.....	739	248,260	498,260	1,577	1,577	None.	None.
Totals.....	108,620	31,356,134	12,684,522	44,413	48,577	11,039	None.

In Canada, December 31, 1919.

AMERICAN LLOYDS, UNDERWRITERS AT.

Fire.....	21,502	5,905,345	4,934,643	3,501	4,707	55	None.
Sprinkler Leakage.....	768	382,250	1,116,060	7,556	7,168	755	None.
Totals.....	22,270	6,287,595	6,050,703	11,057	11,875	813	None.

In Canada, December 31, 1919.

SESSIONAL PAPER No. 8

THE BRITISH CROWN ASSURANCE CORPORATION, LIMITED.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Reserve for Unsettled Losses.		Remarks.
					Not Resisted.	Resisted.	
	\$	\$	\$	\$	\$	\$	
Fire	400,845	46,571,701	44,948,024	171,322	167,846	21,320	In Canada, December 31, 1919.
Automobile (including Fire Risk)	113,865	22,686,865	4,674,624	67,561	68,370	3,265	
Hail	2,851	None.	None.	None.	None.	None.	
Totals	517,561	69,258,556	49,622,648	238,883	236,216	24,555	None.

BRITISH TRADERS INSURANCE COMPANY, LIMITED.

Fire	154,600	18,116,491	15,033,374	58,485	47,585	21,744	In Canada December 31, 1919.
Automobile (including Fire Risk)	9,320	836,315	672,783	3,453	3,523	70	
Automobile (excluding Fire Risk)	15,324	1,068,965	1,375,900	6,628	5,223	1,405	
Hail	47,156	867,136	None	32,244	32,244	None.	
Totals	227,000	21,508,931	17,082,069	100,950	88,575	23,210	2,000

CAR AND GENERAL INSURANCE CORPORATION, LIMITED.

Fire	71,862	24,240,658	5,956,037	30,342	28,722	1,620	In Canada, December 31, 1919.
Accident	732	346,750	264,451	34	34	None.	
Automobile (including Fire Risk)	7,057	1,023,441	635,057	2,103	2,055	17	
Automobile (excluding Fire Risk)	1,303	790,000	290,000	694	319	375	
Liability	1,114	90,000	90,000	60	None.	60	
Hail	154,444	2,300,693	None.	90,132	90,132	None.	
Stekness	633	.....	.....	193	87	100	None.
Totals	237,175	.....	.....	123,558	121,379	2,178	None.

COLUMBIA INSURANCE COMPANY.

Fire	None.	None.	None.	None.	None.	None.	In Canada, December 31, 1919.
Automobile (including Fire Risk)	62,519	5,781,002	5,193,231	30,014	23,938	11,000	
Inland Transportation	9,414	36,728,652	123,070	2,806	1,301	1,500	
Totals	71,933	42,512,654	5,316,301	32,814	25,239	12,500	None.

10 GEORGE V, A. 1920

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc. business transacted by Companies transacting Fire and other classes of Insurance, for 1919.—Continued.

CONNECTICUT FIRE INSURANCE COMPANY.

Fire	192,192	31,484,631	22,824,467	76,138	72,310	11,014	In Canada, December 31, 1919.
Hail	108,516	4,974,720	None.	69,677	69,010	75	
Totals	300,708	36,459,351	22,824,467	145,215	141,320	11,089	None.

THE CONTINENTAL INSURANCE COMPANY.

Fire	462,310	63,624,159	51,091,777	186,637	195,412	30,262	In Canada, December 31, 1919.
Explosion	8,558	3,340,750	1,634,750	None.	None.	None.	
Hail	108,038	2,146,486	None.	91,967	91,967	None.	
Tornado	500	4,421,650	328,650	None.	None.	None.	
Totals	579,466	69,533,045	53,055,177	278,604	287,379	30,262	None.

THE EAGLE STAR AND BRITISH DOMINIONS INSURANCE COMPANY, LIMITED.

Fire	293,612	47,423,239	40,142,887	103,927	94,830	19,278	In Canada, December 31, 1919.
Hail	48,689	82,424,344	None.	21,876	21,876	None.	
Totals	342,301	129,847,583	40,142,887	125,803	116,706	19,278	6,000.

EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LIMITED.

Fire	683,124	89,518,669	84,894,238	284,149	267,354	35,554	In Canada, December 31, 1919.
Accident	129,700	40,545,544	34,116,784	52,022	41,247	10,750	
Automobile (including Fire Risk)	73,070	5,498,731	3,889,600	32,367	33,443	1,197	
Automobile (excluding Fire Risk)	219,897	43,655,000	30,111,500	90,800	84,800	16,120	
Burglary	3,993	854,283	599,383	591	591	None.	
Liability	532,839	12,501,000	11,531,000	386,389	344,294	140,615	
Explosion	450	75,000	75,000	None.	None.	None.	
Guarantee	80,113	26,170,627	18,854,448	9,387	35,677	20,500	
Hail	105,666	3,771,316	None.	91,832	91,832	None.	
Sickness	83,967	1,611,745	1,409,495	42,445	45,824	13,000	
Totals	1,912,879	224,111,915	185,391,448	989,982	945,062	238,036	128,178

FIDELITY-PHENIX FIRE INSURANCE COMPANY.

Fire	438,717	53,042,147	46,819,074	172,258	174,458	24,961	In Canada, December 31, 1919.
Explosion	8,331	2,053,750	None.	None.	None.	None.	
Hail	96,434	1,100,943	None.	76,013	76,013	None.	
Tornado	1,840	798,106	1,135,346	40	None.	40	
Totals	545,322	62,060,946	48,910,170	248,311	250,471	25,001	None.

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FIREMAN'S FUND INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net amount of Losses Paid	Reserve for Unsettled Losses.		Remarks.
						Not Resisted.	Resisted.	
Fire	\$	\$	\$	\$	\$	\$	\$	
Automobile (including Fire Risk).....	214,458	33,685,647	27,044,993	125,089	94,864	72,770	None.	In Canada, December 31, 1919.
Automobile (excluding Fire Risk).....	16,025	1,027,153	626,584	7,775	6,210	2,510	None.	
Inland Transportation.....	4,872	988,204	216,050	7,573	10,008	121	None.	
Totals	235,355	35,701,004	27,887,627	140,447	111,082	75,401	None.	

GENERAL ACCIDENT FIRE AND LIFE ASSURANCE CORPORATION LIMITED.

Fire	414,105	56,808,334	52,533,918	170,452	154,792	39,471	5,150	In Canada, December 31, 1919.
Automobile (including Fire Risk).....	31,707	4,896,336	2,431,308	13,817	9,912	3,980	None.	
Hail	8,880	151,478	None.	3,690	3,651	39	None.	
Totals	454,692	61,916,148	54,965,226	187,959	168,355	43,490	5,150	

GLENS FALLS INSURANCE COMPANY.

Fire	188,929	36,100,566	21,996,942	77,874	73,943	14,111	6,000	In Canada, December 31, 1919.
Automobile (including Fire Risk).....	34,180	3,175,702	2,002,902	19,204	21,071	1,980	2,600	
Explosion	45,248	25,289,826	8,634,390	84,359	84,373	1,500	None.	
Hail	128,170	504,943	None.	84,374	776	250	None.	
Tornado	2,339	504,943	537,943	1,026				
Totals	403,806	.....	33,472,267	183,367	181,455	17,541	8,600	

THE GLOBE AND RUTGERS FIRE INSURANCE COMPANY.

Fire	723,096	95,804,218	70,305,089	329,837	363,042	89,867	16,426	In Canada, December 31, 1919.
Automobile (including Fire Risk).....	420	27,800	23,900	None.	None.	None.	None.	
Automobile (excluding Fire Risk).....	None	340	None.	None.	None	None.	None.	
Explosion	130,815	69,941,811	33,237,151	None.	145	None.	None.	
Inland Transportation.....	164	7,800	7,800	None.	None.	None.	None.	
Totals	854,495	165,781,969	109,574,540	329,837	363,187	89,867	16,426	

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance, for 1919.—Continued.

GREAT AMERICAN INSURANCE COMPANY.

Fire.....	479,433	76,074,064	59,903,117	257,532	240,840	75,465	4,500
Automobile (including Fire Risk).....	35,361	1,304,859	888,508	17,447	16,768	2,025	None.
Explosion.....	7,052	1,608,400	707,500	None.	None.	None.	None.
Hail.....	38,816	377,546	None.	19,204	21,990	None.	None.
Sprinkler Leakage.....	None.	None.	10,000	None.	None.	None.	None.
Tornado.....	1,297	400,789	613,044	3,004	2,474	530	None.
Totals.....	561,959	79,765,658	62,122,169	307,237	282,072	78,020	4,500

HARTFORD FIRE INSURANCE COMPANY.

Fire.....	1,224,204	166,080,843	148,224,516	488,042	503,336	106,637	None.
Automobile (including Fire Risk).....	36,408	5,975,216	2,729,747	12,605	12,684	40	None.
Explosion.....	46,807	30,110,983	17,293,150	36	36	None.	None.
Hail.....	429,942	6,962,308	None.	281,791	281,722	69	None.
Inland Transportation.....	44,402	100,480	25,350	26,902	28,412	742	None.
Sprinkler Leakage.....	20,193	3,505,750	5,949,885	8,776	8,691	85	None.
Tornado.....	18,083	6,579,786	10,288,891	63,538	37,354	26,233	None.
Totals.....	1,811,039	219,365,366	184,511,539	881,690	872,235	133,806	None.

HOME INSURANCE COMPANY.

Fire.....	1,401,820	153,248,899	152,930,120	554,225	597,061	153,454	1,000
Automobile (including Fire Risk).....	75,098	6,690,021	3,347,344	49,164	45,943	7,946	None.
Explosion.....	106,083	66,399,905	36,073,030	16	16	None.	None.
Hail.....	472,251	7,163,299	None.	295,914	300,898	538	None.
Sprinkler Leakage.....	7,507	1,619,300	2,451,500	2,483	2,429	105	None.
Tornado.....	28,966	7,510,819	13,122,107	145,899	24,600	122,280	None.
Totals.....	2,091,725	242,632,243	207,924,101	1,047,701	970,947	284,323	1,000

INSURANCE COMPANY OF NORTH AMERICA.

Fire.....	748,787	134,575,947	105,623,940	326,793	314,553	37,955	None.
Automobile (including Fire Risk).....	49,842	2,618,615	1,967,548	17,056	17,620	7,788	None.
Automobile (excluding Fire Risk).....	4,792	104,500	77,600	6,270	5,873	397	None.
Explosion.....	103,570	59,587,193	16,694,531	91	91	None.	None.
Inland Transportation.....	12,367	915,529	162,381	4,319	4,297	250	None.
Totals.....	919,363	198,781,781	124,526,000	355,429	342,434	39,300	None.

SESSIONAL PAPER No. 8

THE INSURANCE COMPANY OF THE STATE OF PA.

Nature of Business.	Not Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net amount of Losses Paid	Reserve for Unsettled Losses.		Remarks.
						Not Resisted.	Resisted.	
Fire.....	\$ 176,710	\$ 25,440,800	\$ 17,740,100	\$ 69,840	\$ 84,896	\$	\$	In Canada, December 31, 1919.
Tornado.....	1,329	554,855	580,365	289	289	None.	None.	
Totals.....	178,048	25,995,655	18,320,405	69,938	84,985	11,614	None.	

THE LAW UNION AND ROCK INSURANCE COMPANY, LIMITED.

Fire.....	281,242	36,167,651	42,006,501	72,140	84,091	7,142	None.	In Canada, December 31, 1919.
Accident.....	27,650	5,202,086	6,191,226	11,360	10,217	4,063	None.	
Automobile (excluding Fire Risk).....	26,075	.....	.....	15,408	11,375	4,033	None.
Burglary.....	3,382	577,649	182,207	2,120	2,331	914	None.	
Liability.....	30,543	.....	.....	-3,548	13,468	19,000	None.
Plate Glass.....	3,435	.....	.....	4,034	4,034	None.	125
Sickness.....	11,213	13,728	12,902	2,382	None.	
Totals.....	383,540	115,842	139,618	35,933	4,188	

THE LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED.

Fire.....	637,131	83,517,300	62,286,008	338,913	318,268	86,654	33,000	In Canada December 31, 1919.
Accident.....	113,643	23,061,332	18,883,500	74,310	70,255	18,205	None.	
Automobile (including Fire Risk).....	38,092	5,140,874	2,809,701	28,499	28,644	5,112	None.	
Automobile (excluding Fire Risk).....	116,980	24,840,000	17,500,000	53,590	43,303	20,012	None.	
Liability.....	192,110	6,710,000	5,885,000	99,950	150,705	142,805	25,000	
Guarantee.....	123,430	38,773,698	32,365,794	7,443	12,708	10,800	None.	
Plate Glass.....	30,637	46,614	46,614	5,005	None.	
Sickness.....	33,580	953,343	17,934	18,909	58,000	
Totals.....	1,305,612	669,243	697,766	288,623	

THE LONDON AND LANCASHIRE FIRE INSURANCE COMPANY, LIMITED.

Fire.....	940,970	113,372,818	120,831,470	395,431	415,356	57,771	18,006	In Canada, December 31, 1919.
Automobile (including Fire Risk).....	42,231	3,299,809	2,286,736	19,976	18,960	1,650	1,100	
Totals.....	983,201	116,672,618	123,118,206	414,507	434,316	59,421	19,106	

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Abstract of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance for 1919.—Continued.

THE MARINE INSURANCE COMPANY, LIMITED.

Fire.....	None	None	None	None	None	None.	In Canada, Decem-ber 31, 1919.
Automobile (including Fire Risk).....	71,205	4,595,674	3,802,107	48,988	48,078	5,674	None.
Inland Transportation.....	37,415	149,958,659	None	39,738	34,725	None.	None.
Totals.....	108,620	154,553,733	3,802,107	88,116	82,806	5,674	None.

MERCHANTS FIRE ASSURANCE CORPORATION OF NEW YORK.

Fire.....	50,954	5,469,215	5,130,475	8,298	3,196	5,102	In Canada, Decem-ber 31, 1919.
Hail.....	44,994	889,792	None.	19,205	19,205	None.	None.
Totals.....	95,948	6,359,007	5,130,475	27,503	22,401	5,102	None.

THE MOTOR UNION INSURANCE COMPANY, LIMITED.

Fire.....	None	None	None	None	None	None.	In Canada, Decem-ber 31, 1919.
Accident.....	26	20,000	12,500	None.	None.	3,000	None.
Automobile (including Fire Risk).....	28,520	.....	.....	6,902	3,902	3,000	None.
Totals.....	28,546	.....	.....	6,902	3,902	3,000	None.

NATIONAL BEN FRANKLIN FIRE INSURANCE COMPANY.

Fire.....	151,102	13,285,789	18,065,008	42,811	44,366	4,542	In Canada, Decem-ber 31, 1919.
Automobile (including Fire Risk).....	516	24,600	7,850	2,625	8,046	None.	None.
Totals.....	151,618	13,310,389	18,072,858	45,436	52,412	4,542	1,680

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD.

Fire.....	612,393	71,689,188	64,998,333	184,211	213,869	9,597	In Canada, Decem-ber 31, 1919.
Tornado.....	525	217,250	396,803	40	40	None.	None.
Totals.....	612,918	71,906,438	65,395,136	184,251	213,909	9,597	None.

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

Fire.....	191,078	28,024,385	21,331,610	81,750	80,931	16,310	In Canada, Decem-ber 31, 1919.
Tornado.....	548	126,260	275,500	700	700	None.	None.
Totals.....	191,626	28,150,645	21,607,170	82,450	81,631	16,310	None.

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THE NEWARK FIRE INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	Reserve for Unsettled Losses.		Remarks.
						Not Registered.	Registered.	
Fire.....	\$ 48,102	\$ 8,628,390	\$ 4,714,296	\$ 12,003	\$ 7,418	\$ 5,185	\$	} In Canada, December 31, 1919.
Automobile (including Fire Risk).....	358	48,652	41,752	437	437	None.	None.	
Automobile (excluding Fire Risk).....	154	24,000	20,000	None.	None.	None.	None.	
Totals.....	48,614	8,701,042	4,770,048	13,040	7,855	5,185	None.	

NEW JERSEY INSURANCE COMPANY.

Fire.....	35,444	5,078,727	5,105,284	2,333	1,978	642	None.	} In Canada, December 31, 1919.
Automobile (including Fire Risk).....	2,632	107,031	94,149	481	134	347	None.	
Totals.....	38,076	5,185,761	5,199,433	2,814	2,112	989	None.	

NIAGARA FIRE INSURANCE COMPANY.

Fire.....	295,972	46,886,887	29,842,282	107,719	107,035	25,493	10,124	} In Canada, December 31, 1919.
Automobile (including Fire Risk).....	6,617	605,096	391,800	3,260	2,742	696	None.	
Automobile (excluding Fire Risk).....	455	20,380	17,389	360	190	70	None.	
Explosion.....	21,144	23,767,811	4,039,351	175	175	None.	None.	
Tornado.....	44	38,050	37,050	284	14	270	None.	
Totals.....	324,232	71,319,124	34,327,863	111,798	110,250	26,529	10,124	

THE NORTHERN ASSURANCE COMPANY, LIMITED.

Fire.....	1,050,101	102,312,685	120,540,142	412,458	435,718	50,888	45,770	} In Canada, December 31, 1919.
Accident.....	42	.....	.....	None.	None.	None.	None.	
Sickness.....	37	.....	.....	None.	None.	None.	None.	
Totals.....	1,050,180	.....	.....	412,458	435,718	50,888	45,770	

ABSTRACT of the Fire Insurance done by Canadian Companies which transact business outside of the Dominion, and Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance, for 1919.—Continued.

NORTHWESTERN MUTUAL FIRE ASSOCIATION.

Fire.....	27,298	2,706,150	2,451,650	100	100	None.	None.	In Canada, Decem- ber 31, 1919.
Automobile (excluding Fire Risk).....	133			None.		None.	None.	
Totals.....	27,361			100	100	None.	None.	

NORTHWESTERN NATIONAL INSURANCE COMPANY OF MILWAUKEE, WIS.

								In Canada, Decem- ber 31, 1919.
Fire.....	253,510	24,582,657	32,009,601	75,981	83,613	3,496	None.	
Automobile (including Fire Risk).....	30,635	1,802,254	1,306,042	12,836	11,750	2,653	None.	
Hail.....	212		None.	None.	None.	None.	None.	
Tornado.....	400	116,400	206,085	185	185	None.	None.	
Totals.....	284,166		33,791,728	89,002	95,557	6,149	None.	

NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED.

Fire.....	985,959	107,464,065	119,246,558	441,078	406,616	71,281	39,803	In Canada, Decem- ber 31, 1919.
Accident.....	57,141	17,501,198	11,175,994	22,342	20,914	4,000	None.	
Automobile (including Fire Risk).....	62,581	5,280,380	4,428,813	38,432	40,322	4,350	None.	
Automobile (excluding Fire Risk).....	78,413	17,272,500	11,844,750	37,688	33,256	11,500	4,500	
Liability.....	30,509	4,739,166	4,154,166	15,245	17,257	8,411	1,589	
Plate Glass.....	9,426	.....	.....	6,687	6,208	2,000	None.
Sickness.....	47,900	.....	.....	25,402	29,555	6,000	None.
Totals.....	1,271,929	586,874	551,298	107,651	45,892	

OCEAN ACCIDENT AND GUARANTEE CORPORATION, LIMITED.

Fire.....	318,223	40,998,675	39,524,323	134,765	140,565	19,355	50	In Canada, December 31, 1919.
Accident.....	175,512	36,501,981	27,119,897	73,940	77,071	21,000	1,000	
Automobile (including Fire Risk).....	81,809			31,442	29,872	3,500	None.	
Automobile (excluding Fire Risk).....	124,716	34,397,214	24,870,301	67,707	50,967	27,000	None.	
Burglary.....	3,478	675,358	523,675	725	375	500	None.	
Liability.....	148,405	6,209,500	5,912,300	74,505	78,569	73,000	None.	
Guarantee.....	27,503	8,645,304	6,113,953	1,273	803	1,470	None.	
Plate Glass.....	40,000			27,905	24,414	4,000	None.	
Sickness.....	82,128			21,785	43,785	13,000	None.	
Totals.....	1,011,083			434,107	446,451	162,835	1,050	

THE PHENIX INSURANCE COMPANY, HARTFORD, CONN.

								In Canada, Decem- ber 31, 1919.
Fire.....	420,691	74,034,157	55,586,601	171,187	177,880	22,439	1,638	
Automobile (including Fire Risk).....	25,979	550,152	347,305	13,806	13,476	3,020	None.	
Totals.....	446,670	74,584,309	55,933,906	184,993	191,356	25,509	1,638	

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PROVIDENCE WASHINGTON INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	N. Am. amt of Losses Paid	Reserve for Unsettled Losses.		Remarks.
						Not Resisted.	Resisted.	
	\$	\$	\$	\$	\$	\$	\$	
Fire.....	231,224	29,243,442	23,539,949	122,411	114,611	17,563	None.	In Canada, December 31, 1919.
Automobile (including Fire Risk).....	16,728	2,013,791	1,042,011	19,779	20,009	105	None.	
Automobile (excluding Fire Risk).....	5,654	75,000	59,900	3,498	3,339	809	None.	
Explosion.....	16,177	8,335,112	2,943,400	None.	None	None.	None.	
Totals.....	269,183	39,667,345	27,585,260	145,688	138,949	18,477	None.	

QUEEN INSURANCE COMPANY OF AMERICA.

Fire.....	708,406	69,639,325	86,875,398	328,295	327,978	32,858	10,000	In Canada, December 31, 1919.
Automobile (including Fire Risk).....	59,961	3,215,993	2,532,531	24,551	25,301	875	None.	
Automobile (excluding Fire Risk).....	18,745	650,000	425,000	12,391	9,966	3,325	None.	
Inland Transportation.....	19	175,350	None.	None.	None.	None.	None.	
Totals.....	778,131	73,680,668	89,832,859	365,037	363,245	36,858	10,000	

THE ROYAL EXCHANGE ASSURANCE.

Fire.....	686,340	86,863,107	87,439,879	265,739	271,594	14,465	None.	In Canada, December 31, 1919.
Accident.....	11,462	2,932,465	1,588,965	5,705	5,296	1,088	None.	
Automobile (including Fire Risk).....	53,871	6,123,961	3,307,168	45,891	37,038	5,532	None.	
Automobile (excluding Fire Risk).....	51,841	10,520,000	4,800,000	32,754	32,754	3,301	None.	
Liability.....	9,722	1,145,000	1,005,000	10,538	12,013	7,363	None.	In Canada, December 31, 1919.
Sickness.....	6,977	.....	.....	5,331	3,276	1,260	None.
Totals.....	820,213	365,968	362,073	37,811	None.	

ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

Fire.....	410,907	62,100,482	44,990,000	176,527	163,810	34,147	103	In Canada, December 31, 1919.
Automobile (including Fire Risk).....	62,832	5,274,349	2,834,828	41,887	33,783	14,066	None.	
Inland Transportation.....	34,011	112,192,312	2,434,567	11,187	11,117	2,347	None.	
Tornado.....	14,333	3,307,877	3,201,241	25,469	16,513	9,656	None.	
Totals.....	522,083	182,875,020	55,520,735	255,770	225,223	59,610	103	

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance for 1919.—*Concluded.*

SCOTTISH METROPOLITAN ASSURANCE COMPANY, LIMITED.

Fire.....	2,828	1,175,683	1,120,746	479	None	479	None.	In Canada, December 31, 1919.
Accident.....	3,995	1,977,750	1,404,034	443	None	60	None.	
Automobile (including Fire Risk).....	3,175	387,353	186,467	1,708	2,858	-1,150	None.	
Automobile (excluding Fire Risk).....	5,646	.....	.....	2,308	2,648	-550	None.
Liability.....	54,746	.....	.....	33,550	20,674	12,876	None.
Guarantee.....	11,705	3,854,448	3,776,950	None	None	None	None.	
Sickness.....	3,985	1,713	None	1,030	None.	
Totals.....	86,080	40,293	27,548	12,745	None.	

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

Fire.....	435,215	55,256,002	53,354,144	147,751	156,325	9,941	968	In Canada, December 31, 1919.
Automobile (including Fire Risk).....	18,767	1,816,655	1,374,858	11,513	6,268	6,168	None.	
Explosion.....	1,483	1,912,402	450,400	None	None	None	None.	
Sprinkler Leakage.....	1,341	291,200	510,450	958	838	120	None.	
Tornado.....	1,179	209,790	419,440	None.	None.	None.	None.	
Total.....	457,985	59,546,049	66,108,292	160,222	163,431	16,229	968	

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

Fire.....	414,459	63,768,520	50,574,077	193,404	190,697	52,570	None.	In Canada, December 31, 1919.
Automobile (including Fire Risk).....	151	6,800	6,800	None.	None.	None.	None.	
Sprinkler Leakage.....	781	174,750	262,947	None.	None.	45	None.	
Tornado.....	2,101	1,396,985	1,598,587	45	100	None.	None.	
Totals.....	417,492	65,347,055	52,442,411	193,509	190,797	52,615	None.	

UNION ASSURANCE SOCIETY, LIMITED.

Fire.....	680,761	88,785,481	83,242,663	314,437	808,748	36,280	2,000	In Canada, December 31, 1919.
Inland Transportation.....	8,420	20,081,351	75,000	19	19	None.	None.	
Totals.....	689,181	108,866,862	83,317,663	314,456	808,767	36,280	2,000	

UNION INSURANCE SOCIETY OF CANTON, LIMITED.

Fire.....	401,963	52,442,183	44,982,774	135,246	124,013	21,821	700	In Canada, December 31, 1919.
Automobile (including Fire Risk).....	26,005	1,870,974	1,371,078	10,651	10,554	130	None.	
Automobile (excluding Fire Risk).....	30,550	2,413,400	1,715,100	15,889	14,109	1,780	None.	
Hail.....	26,153	624,235	None.	27,424	27,424	None.	None.	
Inland Transportation.....	54,405	34,157,383	3,545,234	114,903	90,450	24,453	None.	
Totals.....	539,076	91,508,175	51,614,186	304,113	266,580	48,184	700	

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THE UNION MARINE INSURANCE COMPANY, LIMITED.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount of Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid	Reserve for Unsettled Losses.		Remarks.
						Not Resisted.	Resisted.	
Fire.....	\$	\$	\$	\$	\$	\$	\$	
Automobile (including Fire Risks).....	None.	None.	None.	None.	None.	None.	None.	} In Canada, December 31, 1919.
Inland Transportation.....	9,591	.....	.....	3,702	3,337	365	None.	
Totals	737	.....	.....	None.	None.	None.	None.	
	10,328	.....	.....	3,702	3,337	365	None.	

UNITED STATES FIRE INSURANCE COMPANY.

Fire.....	16,945	3,459,621	2,891,179	200	None.	200	None.	} In Canada, December 31, 1919.
Automobile (including Fire Risk).....	None.	1,000	1,000	None.	None.	None.	None.	
Totals	16,945	3,460,621	2,892,179	200	None.	200	None.	

WESTCHESTER FIRE INSURANCE COMPANY.

Fire.....	272,474	37,357,004	21,758,534	114,113	105,851	11,316	12,491	} In Canada, December 31, 1919.
Hail	108,516	3,636,151	None.	69,118	69,043	75	None.	
Totals	380,990	40,993,155	21,758,534	183,231	174,894	11,391	12,491	

YORKSHIRE INSURANCE COMPANY, LIMITED.

Fire.....	481,370	47,112,169	58,507,635	198,761	193,657	28,617	4,720	} In Canada, December 31, 1919.
Accident	23,113	4,774,369	4,221,129	9,260	5,321	5,439	None.	
Automobile (excluding Fire Risk).....	45,521	1,230,000	686,000	24,471	12,439	17,032	None.	
Liability	77,300	1,911,000	2,451,000	35,928	37,295	23,633	None.	
Life Stock.....	32,942	725,859	339,357	14,603	16,531	1,355	None.	
Plate Glass.....	8,391	.....	.....	5,065	4,727	938	None.
Sickness.....	17,890	13,985	9,091	5,494	None.	
Totals	686,536	302,073	279,961	82,508	4,720	

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TABLE—Showing Total Assets, and their Nature of Canadian Companies transacting business of Fire and other Insurance.

Companies.	Real Estate.	Loans on Real Estate.	Bonds and Debentures.	Stocks.	Cash on hand and in Banks or deposited with Govts.	Interest and Rents due and Accrued.	Agents' Balances and Premiums uncollected.	Other Assets.	Total Assets.	Nature of Business.	
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.		
1 Acadia Fire	18,000 00	18,000 00	314,165 00	400,315 00	21,105 01	None.	38,701 52	5,483 33	815,770 86	Fire and Hail.	1
2 Antigonish Farmers	None.	None.	1,200 00	None.	1,403 18	None.	None.	None.	2,603 18	Fire.	2
3 Beaver Fire	220,000 00	60,967 40	250,727 63	None.	37,509 15	5,808 50	10,705 58	1,409 45	367,278 80	Fire.	3
4 British America	None.	4,200 00	2,378,616 74	177,179 00	608,380 12	38,382 91	820,200 68	75,093 40	4,412,052 83	Fire, Auto, Explosion, Hail, Inland Transp., and Marine.	4
5 British Colonial	None.	None.	166,943 49	None.	90,193 65	3,178 26	24,598 75	11,332 85	296,247 00	Fire.	5
6 British Northwestern	11,527 64	108,166 42	142,094 61	36,000 00 (a)	67,014 78	7,583 20	18,212 02	18,801 04	409,399 71	Fire.	6
7 Canada Accident and Fire	None.	None.	(d) 187,332 90	(d) 19,400 00	42,570 18	3,895 69	60,382 55	17,541 72	631,746 04	Fire, Accident, Auto, Burglary, G'tee, Plato Glass and Sickness.	7
8 Canada National	376,639 73	979,043 99	552,601 37	81,422 46 (b)	268,298 67	200,919 78	47,366 90	21,401 24	2,537,284 14	Fire.	8
9 Canada Security	None.	2,000 00	234,815 03	None.	1,087 48	2,757 95	18,297 43	None.	208,927 90	Fire and Hail.	9
10 Canadian Fire	125,000 00	141,800 00	727,927 55	9,000 00 (c)	606,903 22	3,609 85	65,839 18	9,974 26	1,681,115 03	Fire and Auto.	10
11 Canadian Indemnity	None.	169,333 40	218,027 98	None.	37,021 50	4,231 18	3,861 64	None.	438,195 73	Fire and Hail.	11
12 Canadian Interurban	None.	None.	40,006 69	None.	2,414 47	82 87	5,309 72	None.	47,894 73	Fire.	12
13 Canadian Surety	None.	None.	(d) 306,005 27	None.	40,888 95	5,976 19	21,117 56	1,124 04	465,112 01	Auto, Burglary, Forgery, G'tee, and Plato Glass	13
14 Cumberland Farmers	None.	None.	1,485 00	None.	2,594 72	6 25	71 90	135 59	4,236 37	Fire.	14
15 Dominion Fire	None.	13,500 00 (d)	575,735 88	(d) 51,782 80	27,968 23	5,872 79	79,681 23	(e) 29,192 31	783,736 24	Fire, Auto, Hail and Marine.	15
16 Dominion of Can. G'tee and Acc't	1,768 83	6,900 00	809,429 73	None.	34,593 45	14,721 71	122,222 22	9,554 73	999,181 70	Fire, Accident, Auto, Burglary, G'tee, Plato Glass and Sickness.	16
17 Fire Insurance Co. of Canada	None.	None.	265,569 23	None.	63,946 67	2,442 10	36,292 29	5,237 49	373,398 08	Fire.	17
18 General Accident of Can.	None.	None.	429,894 63	59,199 50	57,631 08	5,855 11	64,297 75	7,175 31	621,073 98	Fire, Accident, Auto, G'tee, Hail, Sickness and Steam Boiler.	18
19 Globe Indemnity	29,294 33	10,500 00	657,957 78	None.	116,584 61	8,270 57	164,691 57	13,460 85	1,000,669 71	Fire, Accident, Auto, Burglary, G'tee and Sickness.	19
20 Guardian Insurance Co. of Can.	None.	None.	603,547 98	None.	52,494 75	6,554 71	91,091 87	(f) 6,097 72	762,786 99	Fire, Accident, Auto, Burglary, G'tee, Plato Glass and Sickness.	20
21 Halifax Fire	25,000 00	None.	81,967 50	331,736 69	24,413 40	310 82	3,777 92	800 00	468,026 33	Fire.	21
22 Hudson Bay	77,556 98	29,943 71	128,482 83	None.	51,458 19	6,697 73	36,444 34	284 41	330,068 19	Fire.	22
23 Imperial Guarantee and Acc't	1,355 51	9,800 00	357,382 85	None.	52,606 05	2,226 38	74,398 87	(g) 5,795 25	503,569 91	Accident, Auto, G'tee, Plato Glass and Sickness.	23
24 Imperial Underwriters	10,350 00	102,432 47	228,103 20	None.	34,816 79	9,109 72	35,273 77	1,065 83	421,171 78	Fire.	24

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25	Kings Mutual.....	None.	5,500 00	21,035 79	None.	4,676 53	448 34	211 82	217 25	32,089 73	Fire.
26	Liverpool Manitoba.....	None.	None.	919,874 13	None.	76,058 54	11,184 47	43,384 24	None.	1,050,501 38	Fire.
27	London and Lancashire G'ee and Acc't....	125,011 50	None.	514,507 70	None.	120,646 38	7,862 28	61,307 58	(h)	83,100 42	912,495 86 Accident, Auto, G'ee, Plate Glass and Sick- ness.
28	London Mutual.....	138,089 92	11,500 00	369,773 63	700 00	67,563 66	5,190 57	62,607 72	13,125 00	(i)	698,550 50 Fire.
29	Mercantile.....	None.	None.	369,255 75	None.	146,394 14	6,004 44	42,051 37	181 78		591,877 48 Fire.
30	Mount Royal.....	None.	None.	752,770 00	643,494 00	154,884 98	8,173 68	123,633 45	25,875 76		1,708,741 87 Fire and Plate Glass.
31	Mutual Fire.....	None.	6,517 66	27,876 63	12,750 00	7,597 48	427 61	500 00	1,050 00		56,719 38 Fire.
32	North American Acci- dent.....	None.	None.	302,429 07	3,528 00	25,374 20	3,984 50	78,732 53	(j)	33,378 91	447,427 30 Accident, Auto, Burglary, Plate Glass and Sick- ness.
33	North Empire.....	25,783 63	95,452 76	76,005 45	53,200 00	34,185 59	5,077 73	38,807 32	17,641 74		346,154 22 Fire.
34	North West.....	None.	116,143 25	193,213 31	None.	53,958 72	8,853 65	15,211 00	None.		387,379 93 Fire.
35	Ocidental.....	None.	87,595 30	431,326 53	None.	87,517 43	6,526 59	61,797 78	498 24		675,261 87 Fire.
36	Pacific Coast.....	559,987 92	126,118 61	(k) 285,589 30	16,425 00	66,350 90	7,498 73	42,984 81	17,897 42		1,122,702 72 Fire.
37	Pictou County Farmers	None.	None.	13,817 34	None.	1,157 75	127 70	None.	None.		15,192 79 Fire.
38	Quebec.....	82,299 43	None.	468,417 13	32,129 00	130,097 64	7,121 46	46,124 27	None.		766,149 93 Fire.
39	Western.....	200,000 00	None.	3,458,955 21	693,727 70	1,128,291 78	51,376 44	2,485,771 19	248,621 20		8,270,743 52 Fire, Auto, Explosion, Inland Trans., Marine and Tornado.
Totals.....		2,027,655 42	2,101,585 15	8,295,058 85	2,020,390 15	4,538,575 71	480,352 46	4,950,476 60	682,641 45		35,696,735 82

(a) Including \$15,000 guaranteed investment deposit secured by allocation of Mortgage loans. (b) Including \$235,000 guaranteed investment deposit with the Imperial Canadian Trust Co. repayable December 29, 1921 with interest at 6 per cent. The company states that mortgages of the Trust Co. to the amount of the deposit have been earmarked for the Canada National Fire. (c) Including \$552,833.58 guaranteed investment deposit (secured by allocation of mortgage loans). (d) Book value, see investment reserve fund in liabilities. (e) Including \$12,150 loan on collateral. (f) Including \$1,080 loan on collateral. (g) Including \$170 loan on collateral. (h) Including \$1,415 loan on collateral. (i) Not including \$246,540 47 unpaid on premium notes in force, of which \$65,593.12 has been assessed and is payable in instalments within the next two years, and the balance \$180,947.35 are usually unassessable. (j) Including \$500 loan on collateral. (k) In this amount is included at book value \$63,000 Richlands Orchards debts, which company is in liquidation, see liabilities

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TABLE—Showing Total Liabilities of Canadian Companies transacting business of Fire and other Insurance.
CANADIAN COMPANIES—LIABILITIES AT DECEMBER 31, 1919.

Companies.	Reserve for Unsettled Losses (Fire).	Reserve for Unsettled Losses (Other).	Reserve of Unearned Premiums (Fire).	Reserve of Unearned Premiums (Other).	Sundry Liabilities (Fire and Other).	Total Liabilities not including Capital Stock.	Excess Assets over Liabilities excluding Capital Stock.	Capital Stock paid in cash.	Nature of Business.
1 Acadia.....	\$ cts. 11,137 84	\$ cts. None.	\$ cts. 154,277 31	\$ cts. None.	\$ cts. 81,422 73	246,837 88	\$ cts. 568,932 98	\$ cts. 400,000 00	Fire and Hail.
2 Antigonish Farmers.....	176 25	None.	1,690 21	None.	None.	1,860 46	742 72	None.	Fire.
3 Beaver Fire.....	1,790 00	None.	36,464 56	None.	(a) 34,414 91	72,669 47	294,669 33	195,325 00	Fire.
4 British America.....	417,880 50	600,001 00	1,745,671 87	166,582 92	(a) 374,159 71	3,304,296 00	1,107,756 85	(b) 1,399,379 70	Fire, Auto, Explosion, Hail, Inland Trans. and Marine.
5 British Colonial.....	14,628 23	None.	(c) 137,408 03	None.	(c) 65,126 79	217,223 05	79,023 95	248,670 00	Fire.
6 British Northwestern.....	7,400 00	None.	(d) 66,284 04	None.	(c) 18,745 40	92,429 44	316,970 27	246,919 20	Fire.
7 Canada Accident and Fire.....	5,499 17	83,165 69	(f) 60,051 89	110,246 76	(c) 54,765 92	313,729 43	318,016 61	43,320 00	Fire, Accident, Auto., Burglary, Guarantee, Plate Glass and Sick-ness.
8 Canada National.....	5,500 00	None.	144,486 28	None.	(d) 422,820 19	572,806 47	1,964,477 67	1,825,958 20	Fire.
9 Canada Security.....	None.	800 00	25,439 69	None.	21,086 47	47,326 16	221,601 74	150,000 00	Fire and Hail.
10 Canadian Fire.....	10,278 75	210 00	273,699 62	4,949 36	97,153 86	386,291 59	1,294,823 47	1,000,000 00	Fire and Auto.
11 Canadian Indemnity.....	595 05	None.	44,890 99	None.	72,959 24	118,445 28	330,050 48	300,000 00	Fire and Hail.
12 Canadian Lumbermen's.....	None.	None.	None.	None.	27,894 75	27,894 75	20,000 00	None.	Fire.
13 Canadian Surety.....	None.	15,429 64	None.	76,436 96	(k) 43,833 19	135,669 79	329,412 22	250,000 00	Auto., Burglary, Forgery, Guarantee and Glass.
14 Cumberland Farmers.....	None.	None.	1,977 84	None.	None.	1,977 84	2,248 53	None.	Fire.
15 Dominion Fire.....	11,363 69	15,090 00	(l) 209,141 95	39,275 59	(m) 149,889 21	481,670 44	299,065 80	250,000 00	Fire, Auto., Hail and Marine.
16 Dominion of Can. Gtee and Accident.....	349 00	71,812 80	53,777 77	280,368 68	(n) 32,000 00	438,308 25	560,873 45	246,920 00	Fire, Accident, Auto., Burglary, Guarantee, Plate Glass and Sick-ness.
17 Fire Insurance Co. of Can.....	2,106 35	None.	72,815 46	None.	82,811 55	157,733 36	215,664 72	191,520 00	Fire.
18 General Accident of Can.....	1,733 85	82,600 72	(o) 14,099 82	179,163 97	29,749 95	304,359 31	316,714 67	100,000 00	Fire, Accident, Auto., Guarantee, Hail, Sick-ness and Steam Boiler.
19 Globe Indemnity.....	10,862 77	104,257 22	94,661 32	225,803 00	140,344 76	584,920 07	415,740 64	200,000 00	Fire, Accident, Auto, Burglary Guarantee and Sick-ness.
20 Guardian Ins. of Can.....	101,985 22	65,583 15	109,178 61	98,907 27	44,391 39	420,045 64	342,741 35	375,000 00	Fire, Accident, Auto., Burglary, Guarantee, Plate Glass and Sick-ness.
21 Halifax Fire.....	1,025 95	None.	15,003 50	None.	11,735 06	27,764 51	440,261 82	240,000 00	Fire.
22 Hudson Bay.....	9,599 00	None.	164,605 36	None.	(p) 9,101 89	183,276 25	146,791 94	230,850 00	Fire.
23 Imperial Guarantee and Accident.....	None.	56,321 55	None.	140,112 45	(q) 26,000 00	222,434 00	281,135 91	200,000 00	Accident, Auto., Guarantee, Plate Glass and Sick-ness.
24 Imperial Underwriters.....	6,817 79	None.	(r) 127,618 83	None.	12,462 37	146,898 99	274,272 79	175,000 00	Fire.

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25	Kings Mutual.....	None.	16,322 56	None.	16,322 56	None.	17,767 17	None.	Fire.	29
26	Liverpool & Lancashire Guar- antee & Accident.....	15,494 93	186,937 77	None.	(s) 233,370 83	435,773 53	614,727 85	175,060 00	Fire.	30
27										31
28	London Mutual.....	None.	None.	105,719 00	23,187 17	284,768 43	627,727 43	406,000 00	Accident, Auto., Guar- antee, Plate Glass and Sickness.	32
29	Mercantile.....	19,746 27	344,583 49	None.	104,103 89	468,433 65	200,116 85	19,250 00	Fire.	33
30	Mount Royal.....	41,087 00	169,825 66	None.	17,890 00	228,712 66	366,164 82	50,000 00	Fire.	34
31	Mutual Fire.....	30,665 00	386,813 80	None.	372,037 16	807,686 37	901,055 50	250,000 00	Fire and Plate Glass.	35
32	North American Accident.....	None.	9,476 80	None.	None.	9,476 80	47,242 58	41,159 63	Fire.	36
33										37
34	North Empire.....	2,314 00	80,601 85	None.	9,949 46	241,309 91	206,117 39	91,133 29	Accident, Auto., Bar- glary, Plate Glass and Sickness.	38
35	North West.....	None.	94,295 64	None.	40,794 26	123,710 11	222,444 11	206,370 00	Fire.	39
36	Occidental.....	7,512 00	148,095 12	None.	17,918 72	118,726 36	208,653 57	100,000 00	Fire.	40
37	Pacific Coast.....	7,977 27	98,338 40	None.	99,066 38	256,608 77	719,251 40	514,762 70	Fire.	41
38	Piedmont County Farmers.....	12 00	4,012 36	None.	(z) 285,568 24	719,021 28	719,021 40	514,762 70	Fire.	42
39	Quebec.....	12,850 65	177,860 34	None.	None.	216,756 80	549,413 04	125,000 00	Fire.	43
40	Western.....	454,430 86	2,080,397 41	335,202 15	1,082,399 91	5,620,522 85	2,650,220 67	(y) 2,491,980 65	Auto., Explosion, Indust. Trans., Marine and Tornado.	44
	Total.....	1,234,988 03	7,411,436 15	1,944,354 00	4,170,922 26	17,748,181 96	17,948,553 86	12,937,306 36		

- (a) Including \$12,115,08 investment reserve fund.
- (b) Including \$550,000 7 per cent preference stock.
- (c) Including \$15,677.83 reserve on unlicensed reinsurance, unsecured.
- (d) Including \$4,796.33 unlicensed reinsurance balances, unsecured.
- (e) Including \$3,000 investment reserve fund.
- (f) Including \$15,042.91 reserve on unlicensed reinsurance, unsecured.
- (g) Including \$20,372.79 investment reserve fund.
- (h) Including \$15,000 contingent reserve fund.
- (i) Including \$15,788.37 reserve fund *re* unlicensed reinsurance.
- (j) Including \$1,314.40 reserve on unlicensed reinsurance, unsecured.
- (k) Including \$8,088.61 investment reserve fund.
- (l) Including \$1,228.57 reserve on unlicensed reinsurance, unsecured.
- (m) Including \$10,455.57 investment reserve fund.
- (n) Including \$15,000 investment reserve fund.
- (o) Including \$1,202.70 reserve on unlicensed reinsurance, unsecured.
- (p) Including \$2,824.70 investment reserve fund.
- (q) Including \$5,000 investment reserve fund.
- (r) Including \$46,579.93 reserve on unlicensed reinsurance, unsecured.
- (s) Including \$117,525 investment reserve fund.
- (t) Including \$10,008.28 reserve on unlicensed reinsurance, unsecured.
- (u) Including \$94,396.41 investment reserve fund.
- (v) Including \$10,189.67 reserve on unlicensed reinsurance, unsecured.
- (w) Including \$186,338.25 investment reserve fund.
- (x) Including \$1,000,000 7 per cent preference stock.

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TABLE—Showing the Assets in Canada of British Companies transacting

BRITISH COMPANIES—

No.	Companies.	Commenced Business in Canada (Fire).	Real Estate.	Loans on Real Estate.	Bonds and Debentures.
			\$ cts.	\$ cts.	\$ cts.
1	Alliance.....	February 29, 1892.....	None.	None.	503,774 67
2	Atlas.....	March 7, 1887.....	None.	None.	480,198 66
3	British Crown.....	*November 2, 1917.....	None.	None.	343,863 81
4	British General.....	December 5, 1919.....	None.	None.	89,546 67
5	British Traders.....	*February 20, 1918.....	None.	None.	209,933 00
6	Caledonian.....	July 20, 1883.....	None.	None.	475,469 27
7	Car and General.....	*December 4, 1918.....	None.	None.	290,500 00
8	Century.....	*December 12, 1917.....	None.	None.	181,451 16
9	China.....	September 11, 1919.....	None.	None.	25,618 00
10	Commercial Union.....	September 11, 1863.....	325,000 00	20,000 00	960,498 04
11	Eagle, Star and British Dominions.....	*July 22, 1915.....	None.	None.	314,681 82
12	Employers' Liability.....	1887 to 1894 and again in 1910.....	None.	None.	1,359,028 78
13	General Accident, Fire and Life.....	July 13, 1908.....	None.	None.	571,588 99
14	Guardian Assurance.....	May 1, 1869.....	325,000 00	None.	1,200,026 16
15	Law, Union and Rock.....	April 1, 1899.....	None.	None.	438,516 29
16	Liverpool and London and Globe.....	June 4, 1851.....	200,000 00	838,000 00	1,376,097 63
17	London Guarantee and Accident.....	October 22, 1915.....	14,188 55	4,000 00	1,518,295 11
18	London and Lancashire Fire.....	April 1, 1880.....	None.	None.	917,072 81
19	London Assurance.....	March 1, 1862.....	None.	None.	456,098 88
20	Marine.....	September 4, 1913.....	None.	None.	108,815 34
21	Motor Union.....	May 30, 1919.....	None.	None.	115,583 33
22	National Benefit.....	*November 5, 1918.....	None.	None.	105,160 97
23	North British and Mercantile.....	1862.....	189,000 00	None.	1,454,368 52
24	Northern Assurance.....	1867.....	None.	None.	1,655,963 86
25	Norwich Union Fire.....	April 1, 1880.....	100,000 00	None.	1,041,971 91
26	Ocean Accident and Guarantee.....	April 20, 1915.....	6,605 59	None.	785,481 34
27	Palatine.....	March 27, 1912.....	None.	None.	341,575 65
28	Phoenix of London.....	1804.....	110,000 00	None.	899,593 34
29	Provincial.....	December 19, 1910.....	None.	None.	114,512 97
30	Queensland.....	*May 16, 1918.....	None.	None.	95,386 67
31	Royal Exchange.....	November 3, 1910.....	75,000 00	83,408 58	752,318 10
32	Royal Insurance.....	1851.....	545,784 00	549,500 00	2,563,796 95
33	Scottish Metropolitan.....	*December 17, 1918.....	None.	None.	182,966 67
34	Scottish Union and National.....	February 25, 1882.....	None.	599,707 00	442,248 18
35	Sun Insurance Office.....	June 3, 1892.....	45,850 00	None.	788,018 43
36	Union Assurance Society.....	November, 1890.....	None.	None.	628,170 68
37	Union Insurance of Canton.....	September 24, 1917.....	76,739 45	None.	377,890 00
38	Union Marine.....	*February 28, 1918.....	None.	None.	70,633 33
39	Ynngetsze.....	December 1, 1919.....	None.	None.	20,000 00
40	Yorkshire.....	January 16, 1907.....	550,000 00	1,874,712 37	803,600 32
Totals.....			2,563,167 59	3,969,327 05	24,460,316 31

* Dominion license issued. (a) Including \$4,752.39 loan on collateral.
(c) Including \$75,000 loan on collateral.

(b) Including \$50,000 loan on collateral.

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business of Fire Insurance or of Fire and other classes of Insurance in Canada.

ASSETS IN CANADA AT DECEMBER 31, 1919.

Stocks.	Cash on hand and in Banks or deposited with Governments.	Interest and Rents due and accrued	Agents' Balances and Premiums Uncollected	Other Assets.	Total Assets in Canada.	Nature of Business.	No.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.		
None.	75,019 79	None	69,126 97	5,000 00	652,921 43	Fire, Accident, Auto, Burglary, Gtee, Hail, Plate Glass and Sickness.	1
None.	23,010 04	5,523 65	67,997 37	None.	576,729 72	Fire.	2
None.	17,175 79	3,157 35	115,131 80	25,137 26	504,496 01	Fire and Auto.	3
None.	5,000 00	None.	None.	1,500 00	96,046 67	Fire.	4
None.	89,663 42	None.	29,533 10	None.	329,129 52	Fire and Auto.	5
None.	20,272 88	None.	51,458 90	13,000 00	560,201 05	Fire.	6
None.	2,565 94	3,460 29	24,473 51	(a) 11,352 41	332 382 15	Fire, Accident, Auto, Liability, Hail and Sickness.	7
None.	27,644 97	None.	33,813 62	894 90	243,804 65	Fire.	8
None.	333 14	None.	3,814 47	None.	29,815 61	Fire.	9
None.	99,584 11	7,041 59	142,843 04	13,652 69	1,568,619 47	Fire.	10
None.	79,848 87	1,001 05	46,501 13	3,951 01	445,983 88	Fire and Hail.	11
None.	98,436 01	None.	263,771 87	49,459 25	1,770,695 91	Fire, Accident, Auto, Burglary, Explosion, Gtee, Hail and Sickness.	12
None.	54,965 48	7,683 81	105,588 33	8,371 93	748,198 54	Fire, Auto and Hail.	13
None.	150,115 48	979 31	162,119 28	2,080 00	1,840,320 23	Fire.	14
None.	379,361 00	None.	85,916 80	14,956 12	932,938 76	Fire, Accident, Auto, Burglary, Plate Glass and Sickness.	15
None.	238,884 66	28,084 46	162,145 37	6,584 91	2,849,797 03	Fire.	16
None.	111,400 75	9,647 93	263,226 70	50,395 97	1,956,966 46	Fire, Accident, Auto, Liability, Gtee, Hail and Sickness.	17
None.	289,221 59	4,567 39	128,917 00	66 65	1,339,845 44	Fire and Auto.	18
None.	46,236 05	None.	76,263 66	5,000 00	583,598 59	Fire.	19
None.	30,378 21	None.	9,089 54	None.	148,283 09	Auto and Inland Trans.	20
None.	16,031 98	None.	6,159 09	None.	137,774 40	Accident and Auto.	21
None.	206 33	880 15	766 86	593 43	167,607 74	Fire.	22
None.	131,543 18	15,995 27	168,177 72	15,000 00	1,974,084 64	Fire.	23
None.	139,271 92	None.	130,114 69	21,500 00	1,406,850 47	Fire, Accident and Sickness.	24
None.	82,625 77	None.	237,814 86	7,162 30	1,469,574 84	Fire, Accident, Auto, Plate Glass and Sickness.	25
None.	128,232 00	None.	126,992 52	39,879 02	1,087,190 47	Fire, Accident, Auto, Burglary, Guarantee, Plate Glass and Sickness.	26
None.	26,744 43	None.	59,425 78	1,244 23	428,990 09	Fire.	27
None.	96,646 79	15,772 03	144,528 93	15,245 85	1,281,786 96	Fire.	28
None.	39,720 96	None.	14,605 85	740 94	169,580 72	Fire.	29
None.	20,035 82	162 59	28,144 68	(b) 54,810 54	198,540 31	Fire.	30
None.	10,768 47	15,106 34	94,829 77	(c) 92,513 12	1,123,944 38	Fire, Accident, Auto and Sickness.	31
None.	313,567 06	47,656 81	288,932 20	7,659 61	4,316,896 63	Fire.	32
None.	17,059 54	811 11	30,284 89	537 50	231,959 71	Fire, Accident, Auto, Guarantee and Sickness.	33
None.	64,498 42	13,341 97	57,435 13	None.	1,177,230 70	Fire, Auto, Explosion, Sprinkler Leakage and Tornado.	34
None.	72,950 93	None.	98,151 98	12,774 45	1,017,745 79	Fire.	35
None.	106,126 61	None.	69,093 57	16,538 67	819,929 53	Fire and Inland Transit.	36
None.	314,963 56	None.	79,962 92	None.	849,555 93	Fire, Auto, Hail and Inland Transit.	37
None.	2,729 32	596 68	5,341 14	None.	79,300 47	Auto and Inland Transit.	38
None.	None.	None.	1,610 23	None.	21,610 23	Fire.	39
None.	227,628 27	44,242 64	127,922 18	20,057 89	3,648,163 67	Fire, Accident, Auto, Live Stock, Plate Glass and Sickness.	40
None.	3,710,519 64	225,742 33	3,612,027 47	517,990 65	39,059,091 94		

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TABLE—Showing the Assets in Canada of Foreign Companies transacting
FOREIGN COMPANIES—

No.	Companies.	Commenced Business in Canada (Fire).	Real Estate	Loans on Real Estate	Bonds and Debentures.
			\$ cts.	\$ cts.	\$ cts.
1	Etna Insurance Co.....	1821	None.	None.	506,423 33
2	Agricultural.....	1870 to 1873, 1879 to 1897 and again in 1917.....	None.	None.	23,858 17
3	Alliance Insurance.....	*August 30, 1917.....	None.	None.	89,750 00
4	American Alliance.....	January 27, 1919.....	None.	None.	30,000 00
5	American Central.....	December 17, 1912.....	None.	None.	149,276 26
6	American Equitable.....	October 6, 1919.....	None.	None.	50,000 00
7	American Insurance.....	June 28, 1912.....	None.	None.	62,050 00
8	American Lloyds.....	December 1, 1910.....	None.	None.	73,915 00
9	Boston.....	*January 15, 1918.....	None.	None.	50,000 00
10	California.....	November 18, 1912.....	None.	None.	58,930 00
11	Citizen's of Missouri.....	*December 4, 1917.....	None.	None.	25,000 00
12	Columbia.....	*October 11, 1917.....	None.	None.	98,787 47
13	Commercial Union of N.Y.....	*November 29, 1917.....	None.	None.	20,000 00
14	Connecticut.....	June 28, 1886.....	None.	None.	262,750 00
15	Continental.....	August 31, 1910.....	None.	None.	486,905 00
16	Equitable Fire and Marine.....	April 3, 1913.....	None.	None.	141,020 79
17	Fidelity-Phenix.....	April 11, 1910.....	None.	None.	472,976 00
18	Fire Association of Phila.....	*March 16, 1918.....	None.	None.	53,000 00
19	Fireman's Fund.....	November 30, 1912.....	None.	None.	197,150 00
20	Firemen's Insurance.....	May 22, 1912.....	None.	None.	113,099 66
21	General of Paris.....	July 20, 1912.....	None.	None.	111,875 54
22	Girard.....	April 30, 1919.....	None.	None.	55,000 00
23	Glens Falls.....	November 28, 1913.....	None.	None.	257,550 00
24	Globe and Rutgers.....	March 6, 1914.....	None.	None.	745,774 20
25	Great American.....	December 7, 1904.....	None.	None.	533,288 53
26	Hartford Fire.....	November, 1836.....	None.	None.	1,280,343 41
27	Home Insurance.....	January 1, 1902.....	None.	None.	1,784,186 97
28	Insurance Co. of North America.....	October 16, 1889.....	None.	None.	589,319 46
29	Insurance Co. of State of Pa.....	March 22, 1912.....	None.	None.	156,436 06
30	Lumbermen's Underwriting Alliance.....	*May 10, 1918.....	None.	None.	100,000 00
31	Manufacturing Lumbermen's.....	*April 24, 1918.....	None.	None.	65,000 00
32	Mechanics and Traders.....	*January 4, 1918.....	None.	None.	20,000 00
33	Merchants Fire.....	*December 26, 1917.....	None.	None.	99,196 00
34	Millers National.....	*October 6, 1915.....	None.	None.	50,000 00
35	National-Ben Franklin.....	May 23, 1914.....	None.	None.	194,835 40
36	National Fire of Hartford.....	August 3, 1908.....	None.	None.	596,000 00
37	National Union Fire.....	August 12, 1911.....	None.	None.	201,510 26
38	La Nationale.....	February 13, 1914.....	None.	None.	353,788 63
39	Newark.....	*March 6, 1918.....	None.	None.	60,000 00
40	New Hampshire.....	April 15, 1918.....	None.	None.	54,750 00
41	New Jersey.....	*April 6, 1918.....	None.	None.	60,000 00
42	Niagara.....	July 19, 1912.....	None.	None.	191,800 00
43	North Western Mutual.....	*May 10, 1918.....	None.	None.	25,780 08
44	North Western National.....	May 22, 1912.....	None.	None.	228,780 12
45	Phenix of Paris.....	March 20, 1915.....	None.	None.	126,775 27
46	Phenix of Hartford.....	May 20, 1910.....	None.	None.	435,994 33
47	Providence Washington.....	January 9, 1912.....	None.	None.	230,910 00
48	Queen of America.....	November 2, 1891.....	None.	None.	679,036 84
49	St. Paul Fire and Marine.....	September 14, 1907.....	None.	None.	409,880 00
50	Springfield Fire and Marine.....	November, 5, 1908.....	None.	None.	458,710 00
51	Stuyvesant.....	*August 25, 1916.....	None.	None.	89,698 75
52	L'Union Paris, France.....	April 11, 1911.....	None.	None.	236,659 11
53	United States Fire.....	June 30, 1919.....	None.	None.	85,000 00
54	Vulcan.....	*January 15, 1918.....	None.	None.	50,000 00
55	Westchester.....	May 28, 1912.....	None.	None.	257,650 06
	Totals.....		None.	None.	13,840,420 70

*Dominion license issued.

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business of Fire Insurance or of Fire and other classes of Insurance in Canada.

ASSETS IN CANADA AT DECEMBER 31, 1919.

Stocks.	Cash on hand and in Banks or deposited with Governments.	Interest and Rents due and accrued	Agents' Balances and Premiums Uncollected.	Other Assets.	Total Assets in Canada.	Nature of Business.	No.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.		
None.	122,726 28	7,353 54	76,468 63	None.	712,971 78	Fire, Auto and Tornado	1
None.	10,186 30	416 66	5,695 89	None.	40,157 02	Fire.	2
None.	52,432 57	782 50	21,089 68	None.	164,054 75	Fire and Auto.	3
None.	None.	275 00	657 04	None.	30,932 04	Fire and Auto.	4
None.	62,886 45	2,734 74	38,240 48	4,000 00	257,137 93	Fire and Tornado.	5
None.	None.	None.	8,633 92	None.	58,633 92	Fire.	6
None.	350 40	1,460 00	5,541 24	557 38	70,259 02	Fire	7
None.	10,956 16	1,463 00	3,862 16	None.	90,196 32	Fire and Sprinkler Leakage.	8
None.	15,561 18	None.	12,484 27	2,289 95	80,335 40	Fire.	9
None.	16,063 39	1,075 00	10,296 03	1,000 00	87,364 42	Fire.	10
None.	15,490 38	None.	7,259 29	None.	47,749 67	Fire.	11
None.	14,804 48	1,651 20	5,394 01	None.	120,637 16	Auto and Inland Trans.	12
None.	None.	29 00	2,109 88	None.	22,138 88	Fire.	13
None.	97,037 37	3,269 47	29,894 83	1,417 36	394,369 03	Fire and Hail.	14
None.	70,355 90	8,156 53	69,202 42	9,807 80	644,427 95	Fire, Explosion, Hail and Tornado.	15
None.	57,550 12	3,926 56	None.	None.	202,497 47	Fire.	16
None.	70,199 18	8,764 14	55,858 88	9,945 50	617,743 70	Fire, Explosion, Hail and Tornado.	17
None.	15,211 32	656 98	2,785 08	None.	71,653 38	Fire and Auto.	18
None.	147,387 52	None.	53,890 38	369 12	398,797 02	Fire, Auto and Inland Trans.	19
None.	11,058 58	2,236 25	22,333 46	None.	148,727 95	Fire.	20
None.	40,949 68	None.	14,379 50	1,853 04	169,087 76	Fire.	21
None.	4,070 31	479 15	4,985 36	None.	64,534 82	Fire.	22
None.	56,207 42	3,419 15	43,267 10	None.	360,443 67	Fire, Auto, Explosion, Hail, Inland Trans. and Tornado.	23
None.	163,377 71	7,307 52	104,980 61	9,225 70	1,030,665 74	Fire, Auto, Explosion and Inland Trans.	24
None.	279,701 73	13,841 00	66,446 39	923 48	894,201 13	Fire, Auto, Explosion, Hail and Tornado.	25
None.	248,802 38	17,331 88	213,461 03	None.	1,759,938 70	Fire, Auto, Explosion, Hail, Inland Trans., Sprinkler Leakage and Tornado.	26
None.	549,593 67	None.	227,807 13	None.	2,561,587 77	Fire, Auto, Explosion, Hail, Sprinkler Leakage and Tornado.	27
None.	460,287 73	5,598 08	126,928 64	None.	1,182,133 91	Fire, Auto, Explosion and Inland Trans.	28
None.	52,989 71	2,286 34	29,541 99	None.	241,254 10	Fire and Tornado.	29
None.	36,053 02	801 96	30,411 91	None.	167,266 89	Fire.	30
None.	10,806 72	438 66	6,666 30	None.	82,911 68	Fire.	31
None.	861 51	106 25	11,438 22	None.	32,405 98	Fire.	32
None.	28,703 74	2,222 90	12,776 61	None.	142,899 25	Fire and Hail.	33
None.	16,249 61	1,041 65	9,841 57	None.	76,132 83	Fire.	34
None.	47,661 73	3,902 14	24,915 90	None.	271,315 17	Fire and Auto.	35
None.	433,195 10	8,918 68	111,156 73	None.	1,149,268 51	Fire and Tornado.	36
None.	50,790 02	3,442 90	39,822 27	None.	295,565 45	Fire and Tornado.	37
None.	67,286 27	1,418 73	64,005 55	1,000 00	487,499 18	Fire.	38
None.	26,023 71	289 58	16,253 54	1,887 18	104,454 01	Fire and Auto.	39
None.	13,380 96	None.	11,513 18	2,193 55	81,837 69	Fire.	40
None.	11,034 20	None.	13,876 00	None.	84,910 20	Fire and Auto.	41
None.	54,381 04	3,031 23	54,135 52	8,281 30	311,629 09	Fire, Auto, Explosion and Tornado.	42
None.	25,793 11	454 58	7,972 65	1,019 68	61,020 10	Fire and Auto.	43
None.	33,900 24	2,641 58	55,205 73	1,000 00	321,527 67	Fire, Auto, Hail and Tornado.	44
None.	73,702 03	None.	20,684 41	1,747 77	222,909 48	Fire.	45
None.	277,828 07	7,222 87	85,070 22	4,541 62	810,657 11	Fire and Auto.	46
None.	58,247 34	2,946 66	11,555 84	None.	303,659 84	Fire, Auto and Explosion	47
None.	98,451 09	8,555 99	82,489 72	576 55	569,110 19	Fire, Auto and Inland Trans.	48
None.	59,286 91	5,946 13	62,699 34	5,672 69	543,485 07	Fire, Auto, Inland Trans. and Tornado.	49
None.	120,624 56	6,630 37	73,110 49	None.	659,075 42	Fire, Auto, Sprinkler Leak. and Tornado.	50
None.	7,241 55	1,653 33	14,441 94	None.	113,035 57	Fire.	51
None.	58,689 12	401 00	57,103 26	3,296 16	356,148 65	Fire.	52
None.	2,585 30	None.	11,699 17	None.	99,284 47	Fire and Auto.	53
None.	24,135 55	180 95	8,490 56	30 19	82,537 25	Fire.	54
None.	19,141 91	1,640 53	26,760 92	2,317 36	307,510 77	Fire and Hail.	55
None.	4,302,292 32	158,400 66	2,186,592 87	75,283 38	20,562,989 93		

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TABLE—Showing the Liabilities in Canada of British Companies transacting business of Fire Insurance or of Fire and other Insurance in Canada.
BRITISH COMPANIES—LIABILITIES IN CANADA AT DECEMBER 31, 1919.

No.	Companies.	Reserve for Unsettled Losses in Canada. (Fire.)	Reserve for Unsettled Losses in Canada. (Other.)	Reserve of Unearned Premiums in Canada. (Fire.)	Reserve of Unearned Premiums in Canada. (Other.)	Sundry Liabilities in Canada. (Fire and (Other.)	Total Liabilities in Canada.	Excess of Assets over Liabilities in Canada.	Nature of Business.	No.
		\$	cts.	\$	cts.	\$	cts.	\$	cts.	
1	Alliance.....	27,372 47	27,130 50	223,791 81	62,306 01	20,290 48	300,801 27	292,120 16	Fire, Accident, Auto, Burglary, Guarantee, Hail, Plate Glass and Sickness.	1
2	Athol.....	19,579 96	None.	380,559 74	None.	59,062 81	459,232 51	117,497 21	Fire.....	2
3	British Crown.....	21,319 86	3,265 13	239,062 69	45,971 53	9,569 83	319,189 04	185,306 97	Fire and Auto.....	3
4	British General.....	None.	None.	None.	None.	None.	None.	96,046 67	Fire.....	4
5	British Traders.....	23,744 00	1,475 00	77,644 01	10,439 90	4,667 25	117,970 16	211,159 36	Fire and Auto.....	5
6	Caledonian.....	49,344 96	None.	304,238 40	None.	44,090 29	394,673 65	165,527 40	Fire.....	6
7	Car and General.....	1,620 00	558 48	34,717 59	8,314 35	6,286 36	51,496 78	280,885 37	Fire, Accident, Auto, Lin- eity, Hail and Sickness	7
8	Century.....	15,449 38	None.	97,842 27	None.	21,511 83	134,803 48	109,001 17	Fire.....	8
9	China.....	None.	2,923 26	2,923 26	None.	2,393 76	5,317 02	24,408 69	Fire.....	9
10	Commercial Union.....	91,460 41	None.	692,021 98	None.	187,572 75	971,055 14	597,504 33	Fire and Hail.....	10
11	Eagle, Star and British Dominions.....	25,277 66	None.	147,410 93	None.	9,158 46	181,847 05	294,136 83	Fire, Accident, Auto, Burglary, Explosion, and Guarantee, Hail and Sickness.	11
12	Employers' Liability.....	59,517 30	306,606 55	382,046 03	346,506 64	108,949 72	1,263,707 24	506,988 67	Fire, Accident, Auto, Burglary, Explosion, and Guarantee, Hail and Sickness.	12
13	General Accident Fire and Life.....	44,620 45	4,019 74	296,686 86	12,174 58	63,124 84	390,026 47	357,572 07	Fire, Auto and Hail.....	13
14	Guardian Assurance.....	211,821 15	None.	771,627 18	None.	229,000 00	1,212,458 33	627,871 90	Fire.....	14
15	Law, Union and Rock.....	7,142 42	32,978 54	184,089 26	35,709 69	21,403 18	281,413 09	651,525 67	Fire, Accident, Auto, Burglary, Plate Glass, and Sickness.	15
16	Liverpool and London and Globe.....	110,491 34	None.	908,310 00	None.	(a) 193,529 81	1,212,331 15	1,637,465 88	Fire, Accident, Auto, Liability, Guarantee, Hail, and Sickness.	16
17	London Guarantee and Accident.....	119,653 99	226,969 50	357,074 06	222,618 47	32,722 29	959,038 31	997,928 15	Fire, Accident, Auto, Liability, Guarantee, Hail, and Sickness.	17
18	London and Lancashire Fire.....	75,777 29	2,750 00	555,241 13	16,104 62	116,000 00	765,963 04	573,882 40	Fire and Auto.....	18
19	London Assurance.....	18,748 90	None.	278,273 32	None.	75,267 35	372,288 67	211,309 92	Fire and Auto.....	19
20	Marine.....	None.	5,673 70	None.	27,651 56	20,000 00	53,255 26	95,027 83	Fire, Accident, Auto, Trans- portation, and Island Trans- portation.	20
21	Motor Union.....	None.	3,000 00	None.	20,708 43	1,000 00	24,768 43	113,005 97	Accident and Auto.....	21
22	National Benefit.....	None.	None.	7,698 40	None.	250 00	7,948 40	90,659 34	Fire.....	22
23	North British and Mercantile.....	123,605 26	None.	681,357 74	None.	274,605 74	1,079,748 46	894,336 33	Fire, Accident and Sick- ness.	23
24	North Assurance.....	96,664 48	None.	579,501 63	80 53	91,446 98	767,763 62	639,146 85	Fire, Accident and Sick- ness.	24
25	Norwich Union Fire.....	111,183 66	42,359 25	615,560 00	115,130 20	37,366 28	921,599 39	547,975 45	Fire, Accident, Auto, Plate Glass and Sickness.	25
26	Ocean Accident and Guarantee.....	19,415 00	144,470 00	167,579 22	206,494 22	36,604 34	634,652 78	452,537 09	Fire, Accident, Auto, Burglary, Guarantee, Plate Glass and Sick- ness.	26
27	Palatine.....	15,518 50	None.	224,566 58	None.	48,319 70	288,494 84	140,585 25	Fire.....	27

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28 Phoenix of London.....	29,524 31	None.	688,558 09	None.	259,872 88	977,955 19	393,831 77	Fire.....	25
29 Provincial.....	150 00	None.	42,939 17	None.	10,171 14	53,251 31	116,329 41	Fire.....	26
30 Queensland.....	6,153 47	None.	86,284 90	None.	2,833 49	95,271 86	103,268 45	Fire.....	27
31 Royal Exchange.....	14,405 00	23,406 00	375,787 50	66,197 56	86,367 99	566,164 05	557,789 33	Fire, Accident, Auto and Sickness.	31
32 Royal Insurance.....	106,228 09	None.	1,173,118 25	None.	103,639 73	1,382,985 98	2,933,910 65	Fire.....	32
33 Scottish Metropolitan.....	479 12	12,265 50	10,139 94	31,166 80	3,750 65	37,793 01	174,166 70	Fire, Accident, Auto, Guarantee and Sickness.	33
34 Scottish Union and National.....	10,909 00	6,288 00	276,188 55	10,128 48	79,500 00	383,014 03	794,216 67	Fire, Auto, Explosion, Sprinkler Leakage and Tornado.	34
35 Sun Insurance Office.....	53,743 03	None.	455,788 94	None.	40,150 94	549,682 91	468,062 88	Fire.....	35
36 Union Assurance Society.....	38,889 00	None.	399,296 18	300 00	73,639 80	503,925 98	316,993 55	Fire and Inland Transportation.	36
37 Union Insurance of Canton.....	22,521 00	26,363 32	187,189 36	26,322 12	12,910 40	275,506 20	574,049 73	Fire, Auto, Hail and Inland Transportation.	37
38 Union Marine.....	None.	365 00	None.	5,815 64	150 00	6,330 64	72,969 83	Auto and Inland Transportation.	38
39 Yangtze.....	None.	None.	1,708 34	None.	None.	1,708 34	19,901 89	Fire, Accident, Auto, Live Stock, Plate Glass and Sickness.	39
40 Yorkshire.....	33,336 88	53,891 02	298,894 18	69,162 28	14,584 55	469,868 91	3,178,294 76		40
Totals.....	1,605,747 35	923,925 23	12,163,519 12	1,399,683 61	2,461,966 68	18,554,841 99	20,504,249 94		

(s) Including \$74,074.50 liabilities of life branch.

TABLE—FOREIGN COMPANIES—LIABILITIES IN CANADA AT DECEMBER 31, 1919

No.	Companies.	Reserve for Unsettled Losses, in Canada, (Fire.)	Reserve for Unsettled Losses in Canada, (Other.)	Reserve of Unearned Premiums (Fire).	Reserve of Unearned Premiums (Other.)	Sundry Liabilities in Canada, (Fire and Other.)	Total Liabilities in Canada.	Excess of Assets over Liabilities in Canada.	Nature of Business.	No.
		\$	cts.	\$	cts.	\$	cts.	\$	cts.	
1	Etna.....	26,704 42	349 15	246,005 50	8,319 32	34,000 00	315,438 39	397,533 30	Fire, Auto and Tornado	1
2	Agricultural.....	1,029 85	None.	12,070 07	None.	729 35	13,829 27	26,236 75	Fire.	2
3	Alliance Insurance.....	8,083 55	None.	66,067 29	532 21	6,705 20	81,478 25	82,576 50	Fire and Auto.	3
4	American Alliance.....	909 23	None.	2,275 70	1,000 00	1,000 00	4,330 08	26,601 96	Fire and Auto.	4
5	American Central.....	11,038 58	None.	53,321 22	1,082 73	7,951 83	73,394 30	183,733 57	Fire and Tornado.	5
6	American Equitable.....	311 69	None.	8,290 96	None.	1,388 23	9,900 88	48,733 04	Fire.	6
7	American Insurance.....	3,147 05	None.	36,723 17	None.	3,031 49	43,501 71	26,757 31	Fire.	7
8	American Loyds.....	57 75	755 25	8,100 97	3,749 37	943 12	13,606 40	76,499 86	Fire and Sprinkler Leaks.	8
9	Boston.....	13,110 60	None.	44,941 75	None.	2,536 84	60,589 25	19,746 15	Fire.	9
10	California.....	5,009 60	None.	31,303 88	None.	5,315 94	41,629 42	45,735 00	Fire.	10
11	Citizens of Missouri.....	204 05	None.	6,678 13	None.	4,538 01	11,420 19	36,329 48	Fire.	11
12	Columbia.....	None.	12,500 00	None.	26,177 13	1,000 00	39,677 13	80,960 03	Auto and Inland Trans.	12
13	Commercial Union of N.Y.....	159 83	None.	5,908 95	None.	1,570 06	7,638 84	14,500 04	Fire.	13
14	Connecticut.....	11,014 44	74 38	111,133 83	4,104 25	34,125 00	156,347 65	238,021 38	Fire and Hail.	14
15	Continental.....	30,262 32	None.	216,595 53	None.	25,788 51	306,750 61	337,677 34	Fire, Explosion, Hail and Tornado.	15
16	Equitable Fire and Marine.....	1,863 01	None.	24,619 46	None.	700 00	27,182 47	175,315 00	Fire.	16
17	Fidelity-Phenix.....	24,961 35	None.	233,052 47	6,244 26	34,605 35	298,904 43	318,839 27	Fire, Explosion, Hail and Tornado.	17
18	Fire Association of Phila.....	4,988 81	None.	33,655 60	None.	2,309 60	40,947 07	30,706 31	Fire and Auto.	18
19	Fireman's Fund.....	72,769 82	2,631 51	134,987 75	6,794 52	4,000 00	221,183 60	177,613 43	Fire, Auto and Inland Trans.	19
20	Firemen's Insurance.....	7,951 30	None.	73,478 28	None.	26,492 39	107,921 97	40,805 98	Fire.	20
21	General of Paris.....	5,030 00	None.	71,184 27	None.	3,451 40	82,665 37	86,422 30	Fire.	21
22	Girard.....	2,668 60	None.	5,463 22	None.	238 32	8,370 14	56,164 64	Fire.	22
23	Glens Falls.....	20,111 00	6,030 00	104,891 56	24,040 37	50,000 00	205,072 93	155,370 74	Fire, Auto, Explosion, Hail, Inland Trans.	23
24	Globe and Rutgers.....	106,293 42	None.	321,713 92	34,580 54	183,087 45	645,075 33	384,990 41	Fire, Auto, Explosion and Inland Trans.	24
25	Great American.....	79,965 00	2,555 00	238,129 43	17,833 74	9,111 78	347,594 95	546,006 18	Fire, Auto, Explosion, Hail and Tornado.	25
26	Hartford Fire.....	106,636 87	27,169 33	723,541 65	66,200 68	221,556 88	1,145,295 41	614,733 29	Fire, Auto, Explosion, Hail, Inland Trans.	26
27	Home Insurance.....	154,454 00	130,869 00	791,969 17	89,018 12	164,725 57	1,331,035 86	1,230,551 91	Fire, Auto, Explosion, Hail, Sprinkler Leaks and Tornado.	27
28	Insurance Co. of North America.....	37,954 80	1,434 77	407,158 42	61,403 86	106,379 53	614,331 38	507,802 53	Fire, Auto, Explosion, Hail, Tornado.	28
29	Insurance Co. of State of Pa.....	11,614 35	None.	84,019 82	1,101 85	21,000 00	117,736 02	123,518 08	Fire and Tornado.	29
30	Lumbermen's Underwriting Alliance.....	None.	None.	70,517 45	None.	2,000 00	72,517 45	94,719 41	Fire.	30
31	Manufacturing Lumbermen's.....	5,000 00	None.	55,501 79	None.	2,000 00	62,501 79	20,409 89	Fire.	31
32	Mechanics and Traders.....	None.	None.	11,230 78	None.	101 81	11,422 59	20,983 39	Fire.	32

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33 Merchants Fire.....	5,102 00	None.	27,137 20	None.	4,437 16	36,676 36	106,222 89	Fire and Hail.	33
34 Millers National.....	23,865 97	None.	21,103 81	None.	7,700 00	45,675 78	30,457 05	Fire.	34
35 National Ben Franklin.....	4,542 35	1,080 00	87,823 26	73 66	5,130 59	90,250 86	172,061 31	Fire and Auto.	35
36 National Fire of Hartford.....	9,597 41	None.	321,664 52	704 65	98,629 04	430,595 62	718,672 89	Fire and Tornado.	36
37 National Union Fire.....	16,309 59	None.	104,661 72	610 09	25,000 00	140,411 50	149,154 05	Fire and Tornado.	37
38 La Nationale.....	18,379 09	None.	288,029 02	None.	57,061 78	363,469 89	124,029 20	Fire.	38
39 Newark.....	5,185 00	None.	26,406 48	352 99	7,932 00	39,896 47	64,557 54	Fire and Auto.	39
40 New Hampshire.....	11,038 64	346 90	33,415 42	1,392 41	3,631 60	47,515 66	34,322 03	Fire.	40
41 New Jersey.....	11,041 82	None.	23,513 57	7,460 73	6,903 38	32,798 08	52,112 12	Fire and Auto.	41
42 Niagara.....	35,617 00	1,039 00	137,480 46	None.	31,215 84	215,810 03	95,819 06	Fire, Auto, Explosion and Tornado.	42
43 Northwestern Mutual.....	None.	None.	14,901 77	53 36	1,000 00	15,955 13	45,064 97	Fire and Auto.	43
44 Northwestern National.....	3,496 30	2,652 74	104,405 82	12,498 61	30,035 65	212,788 52	108,739 15	Fire, Auto, Hail and Tornado.	44
45 Phoenix of Paris.....	6,957 00	None.	83,216 56	None.	7,659 20	97,932 76	121,976 72	Fire.	45
46 Phoenix of Hartford.....	24,126 80	3,020 00	259,190 21	10,825 60	21,374 40	318,537 01	492,120 10	Fire and Auto.	46
47 Providence Washington.....	17,563 09	913 80	106,144 09	14,339 51	4,000 00	142,369 49	160,689 35	Fire, Auto and Explosion.	47
48 Queen of America.....	42,858 00	4,000 00	430,090 79	26,731 75	61,986 71	568,667 25	300,442 94	Fire, Auto and Inland Trans.	48
49 St. Paul Fire and Marine.....	34,249 78	25,402 87	200,415 96	41,877 57	13,940 15	315,916 33	227,568 74	Fire, Auto, Inland Trans. and Tornado.	49
50 Springfield Fire and Marine.....	52,570 30	44 50	228,480 72	3,432 11	23,000 00	307,727 09	351,347 73	Fire, Auto, Sprinkler Leakage and Tornado.	50
51 Stuyvesant.....	7,856 15	None.	29,475 66	None.	13,100 00	50,431 81	62,003 70	Fire.	51
52 L'Union, Paris, France.....	9,097 41	None.	142,961 29	None.	40,034 49	192,093 19	164,055 46	Fire.	52
53 United States Fire.....	199 70	None.	16,751 54	33 51	920 89	17,905 64	84,378 83	Fire and Auto.	53
54 Valen.....	5,159 55	None.	26,131 85	None.	2,702 33	27,996 73	54,840 52	Fire.	54
55 Westchester.....	23,807 45	None.	117,294 83	None.	9,250 00	150,426 66	157,084 11	Fire and Hail.	55
Totals.....	1,111,585 81	223,639 58	7,148,029 00	471,984 65	1,141,181 97	10,397,321 61	19,165,668 32		

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 TABLE.—Showing the Cash Income and Expenditure of Canadian Com-
CANADIAN COMPANIES—INCOME

INCOME (CASH).

No	Companies.	Net Cash for Premiums. (Fire.)	Net Cash for Premiums. (Other)	Interest, Rents and Dividends on Stock, etc. Fire and other.)	Sundry. (Fire and other.)	Total Cash Income.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1	Acadia Fire	227,603 15	23,981 31	39,232 08 (a)	21,719 96	312,536 50
2	Antigonish Farmers.....	1,987 65	None.	72 91	3 75	2,064 31
3	Beaver Fire	35,171 55	None	19,435 58	None.	54,607 13
4	British America.....	2,915,262 09	1,072,420 71	107,751 68 (b)	950 00	4,096,414 48
5	British Colonial.....	214,642 96	None.	8,952 43	None	223,595 39
6	British Northwestern.....	121,418 38	None.	18,297 93 (b)	879 96	140,596 27
7	Canada Accident and Fire.....	76,376 22	411,309 69	28,355 35	None	516,041 26
8	Canada National.....	187,809 19	None	126,969 17	25 00	314,803 36
9	Canada Security.....	27,943 31	171,175 05	6,918 90 (c)	6,947 95	212,975 21
10	Canadian Fire	356,397 50	10,547 48	75,092 52 (d)	3,035 62	445,073 12
11	Canadian Indemnity.....	90,836 63	140,214 01	17,809 19	409 01	249,268 84
12	Canadian Lumbermen's.....	1,349 27	None.	250 00 (e)	8,068 23	9,667 50
13	Canadian Surety.....	None.	165,803 25	19,333 06 (b)	587 12	185,723 43
14	Cumberland Farmers.....	2,382 43	None	102 11	60 00	2,544 54
15	Dominion Fire.....	340,694 07	144,891 14	26,304 77 (b)	85 66	551,975 64
16	Dominion of Canada Guarantee & Acc't.....	50,898 67	657,630 66	40,996 51 (f)	900 00	750,425 84
17	Fire Insurance Co. of Canada.....	128,524 47	None	5,952 52	None.	134,476 99
18	General Accident of Canada.....	8,751 20	479,326 60	27,045 30	None.	515,123 10
19	Globe Indemnity.....	138,355 85	697,932 27	32,794 46	None.	869,082 58
20	Guardian Insurance Co. of Canada.....	342,334 26	286,779 50	25,912 02 (b)	456 16	695,481 94
21	Halifax Fire.....	21,361 60	None.	24,411 75	None.	45,773 35
22	Hudson Bay.....	203,231 03	None.	11,102 29	None.	214,333 32
23	Imperial Guarantee and Accident.....	None.	388,849 15	19,942 33 (g)	5,805 30	414,596 78
24	Imperial Underwriters.....	106,750 34	None.	21,425 56	0 50	128,176 40
25	Kings Mutual	15,614 15	None.	1,045 01	68 30	16,727 46
26	Liverpool Manitoba.....	270,501 12	None	43,560 41	None.	314,061 53
27	London and Lancashire G'tee and Acc't.....	None.	362,724 48	27,465 51	None.	390,189 99
28	London Mutual.....	503,742 48	None.	12,608 86 (h)	2,634 62	519,025 96
29	Mercantile.....	295,575 48	None.	23,250 96 (i)	2,538 29	321,364 73
30	Mount Royal.....	608,383 48	15,779 27	67,131 67	1,821 35	693,115 77
31	Mutual Fire	15,235 19	None	2,484 79	None.	17,719 98
32	North American Accident.....	None.	401,661 81	16,789 38 (j)	1,210 53	419,661 72
33	North Empire.....	109,069 30	None.	15,464 59	None.	124,533 89
34	North West.....	149,173 27	None.	19,099 91	2 00	168,275 18
35	Occidental.....	215,077 06	None.	32,137 65 (b)	1,956 56	249,171 27
36	Pacific Coast.....	202,922 07	None.	26,390 59 (k)	4,071 72	233,384 38
37	Pictou County Farmers.....	3,340 59	None.	703 67	81 00	4,165 26
38	Quebec.....	302,572 67	None.	32,082 75	None	334,655 42
39	Western.....	2,639,687 55	1,887,873 67	215,869 54 (b)	1,355 04	4,744,785 80
	Totals.....	11,011,056 23	7,318,900 05	1,240,565 71	65,673 63	19,636,195 62

(a) Including \$21,717 46 profit on sale of securities.

(b) Profit on sale of securities.

(c) Including \$4,384 91 profit on sale of securities.

(d) Including \$2,877 profit on sale of securities.

(e) Cash dividends received from Mutual reinsuring companies.

(f) Premium on capital stock.

(g) Including \$754 30 profit on sale of securities.

(h) Including \$2,605 15 profit on sale of securities.

(i) Including \$2,531 75 profit on sale of securities.

(j) Including \$317 12 profit on sale of securities.

(k) Including \$100 premium on capital stock and \$3,971 72 profit on sale of securities.

Received on account of capital stock not included in income:—

Beaver, \$15,025; British America, \$350; British Colonial, \$1,628 66; British Northwestern, \$2,330; Canada National, \$30,880 50; Canada Security, \$120,000; Canadian Indemnity, \$100,000; Canadian Surety, \$25,000; Dominion Fire, \$48,570; Dominion of Canada Guarantee and Accident, \$900; Fire Insurance Co. of Canada, \$73,960; Mutual Fire Association, \$9,051 06; Pacific Coast, \$6,188 50; Western, \$3,355.

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panies transacting Fire, Marine and other Insurance.

AND EXPENDITURE, 1919.

EXPENDITURE (CASH).

Paid for losses. (Fire.)	Dividends or Bonus to shareholders. (Fire and other).	GENERAL EXPENSES. (FIRE.)		Expenditure on Account of Branches other than Fire & Life.	Total Expenditure.	e Excess of Premiums received over Losses paid. (Fire.) — c The Reverse	e Excess of Income over Expenditure. — d The Reverse.	No.
		Commission or Brokerage.	Other.					
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
104,595 75	48,000 00	33,586 09	48,497 34	20,130 09	254,719 27 ^e	123,007 49 ^e	57,817 23	1
616 93	None.	None.	359 15	None.	976 08 ^e	1,370 72 ^e	1,088 23	2
6,650 23	(l) 28,622 65	9,088 56	10,922 39	None.	37,106 71 ^e	28,521 32 ^e	17,500 42	3
1,238,164 87	57,750 00	569,481 21	503,043 01	1,207,601 42	3,576,040 51 ^e	1,677,097 22 ^e	520,373 97	4
116,864 22	None.	34,890 68	64,975 06	None.	216,729 96 ^e	97,775 74 ^e	6,865 43	5
42,368 16	60 25	20,458 86	30,164 43	None.	93,051 70 ^e	79,050 22 ^e	47,544 57	6
27,353 58	4,969 40	12,011 06	31,618 57	435,783 59	511,736 11 ^e	49,022 64 ^e	4,305 15	7
65,622 96	107,375 37	25,962 12 ^{m)}	79,661 09	None.	278,622 05 ^e	122,186 23 ^e	36,181 31	8
1,485 93	36,000 00	7,549 34	None.	190,332 85	235,368 12 ^e	26,457 38 ^d	22,392 91	9
118,432 99	80,000 00	28,494 58	101,278 61	8,587 48	336,793 66 ^e	237,964 51 ^e	108,279 46	10
32,100 06	(n) 120,000 00	26,108 54	5,638 27	112,445 26	296,292 13 ^e	58,736 57 ^d	47,033 29	11
None.	None.	4,414 06	1,809 30	None.	6,223 36 ^e	1,349 27 ^e	3,444 14	12
None.	38,250 00	None.	None.	131,540 87	169,790 87 ^e	None.	15,932 56	13
5 00	None.	133 00	298 29	None.	436 29 ^e	2,377 43 ^e	2,108 25	14
150,114 20	None.	71,688 54	67,090 24	121,908 74	410,711 72 ^e	230,579 87 ^e	141,263 92	15
14,016 91	37,038 00	12,724 67	11,448 92	593,242 34	668,470 84 ^e	36,881 76 ^e	81,955 00	16
18,880 79	None.	20,597 21	32,105 40	None.	71,493 40 ^e	109,643 68 ^e	62,983 59	17
3,352 53	None.	1,040 98	6,182 44	170,902 87	481,478 82 ^e	5,398 67 ^e	33,644 28	18
53,191 72	None.	27,939 15	34,775 99	686,047 11	801,953 88 ^e	85,164 13 ^e	67,128 70	19
125,019 96	None.	106,753 51	5,857 27	296,482 91	534,113 65 ^e	257,314 30 ^e	161,365 59	20
26,826 05	18,000 00	421 25	11,807 29	None.	57,054 59 ^d	5,464 45 ^d	11,281 24	21
197,051 50	None.	30,510 76	57,257 28	None.	194,819 54 ^e	96,179 53 ^e	19,513 78	22
None.	16,000 00	None.	None.	393,743 46	409,743 46 ^e	None.	4,853 32	23
51,174 94	None.	18,011 93	29,540 88	None.	98,727 75 ^e	55,575 40 ^e	29,448 65	24
2,244 65	None.	None.	3,226 81	None.	5,471 46 ^e	13,369 50 ^e	11,256 00	25
105,458 04	34,500 00	49,076 75	64,196 99	None.	244,231 69 ^e	165,043 08 ^e	69,829 84	26
None.	None.	None.	None.	589,702 04	389,702 04 ^e	None.	9,487 95	27
232,343 68	None.	99,606 75	109,970 30	None.	432,920 73 ^e	271,438 80 ^e	86,105 23	28
96,115 50	40,000 00	61,734 32	46,330 35	None.	244,189 17 ^e	199,459 98 ^e	77,184 56	29
287,536 41	20,000 00	92,642 03	149,804 88	13,124 76	554,105 08 ^e	320,847 07 ^e	139,010 69	30
4,963 67	3,511 98	3,920 10	2,771 21	None.	15,166 96 ^e	10,271 52 ^e	2,553 02	31
None.	None.	None.	None.	401,601 48	401,601 48 ^e	None.	18,050 24	32
83,130 28	16 65	15,578 38	28,165 69	None.	126,891 09 ^e	25,939 02 ^d	2,357 11	33
71,647 62	12,000 00	30,077 05	29,605 59	None.	134,333 26 ^e	77,525 65 ^e	33,944 92	34
102,287 71	None.	24,024 81	56,054 71	None.	182,367 23 ^e	112,789 35 ^e	66,804 04	35
90,914 14	None.	34,302 05	42,351 48	None.	167,567 67 ^e	112,007 93 ^e	65,816 71	36
1,238 88	None.	360 83	493 03	None.	2,098 76 ^e	2,141 71 ^e	2,056 50	37
123,654 12	62,500 00	58,867 36	57,225 20	None.	302,246 68 ^e	178,941 55 ^e	32,408 74	38
1,525,637 35	104,600 80	581,479 54	714,916 97	2,107,818 73	5,034,453 39 ^e	1,114,050 20 ^d	289,667 59	39
5,031,061 33	869,195 10	2,077,268 97	2,421,267 76	7,571,908 61	17,970,791 77 ^e	5,979,994 90 ^e	1,665,403 85	

(l) Including \$15,025 stock bonus.

(m) Including \$35,541 48 investment expenses.

(n) Including \$109,000 stock bonus.

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 TABLE.—Showing the Cash Income and Expenditure in Canada of
BRITISH COMPANIES

INCOME (CASH).

No.	Companies.	Net Cash for Premiums (Fire).	Net Cash for Premiums (Other).	Interest, Rents and Dividends on Stock (Fire and other).	Sundry Fire and (other).	Total Cash Income.
		\$ cts	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1	Alliance.....	354,981 07	220,121 28	None	None.	575,102 35
2	Atlas.....	606,679 31	None	22,727 55	None.	629,406 86
3	British Crown.....	400,844 96	116,715 93	15,088 04	None.	532,648 93
4	British General.....	None.	None.	None.	None.	None.
5	British Traders.....	154,599 88	72,399 63	1,153 10	None.	228,152 61
6	Caledonian.....	434,478 29	None	24,759 93	None.	459,238 22
7	Car and General.....	71,862 25	165,312 89	11,963 64	None.	249,138 78
8	Century.....	196,455 71	None.	3,020 67	None.	199,476 38
9	China.....	1,723 29	None.	None.	None.	1,723 29
10	Commercial Union.....	1,188,574 12	None	56,887 62	None.	1,245,461 74
11	Eagle, Star and British Dominions.....	293,612 32	48,688 89	5,643 35	None.	347,944 56
12	Employers' Liability.....	653,123 69	1,229,755 87	2,586 96	None.	1,915,466 43
13	General Accident Fire and Life.....	414,104 80	40,587 38	29,371 51	2 00	484,065 69
14	Guardian Assurance.....	1,433,698 43	None.	45,617 31	None.	1,479,315 74
15	Law-Union and Rock.....	281,242 26	102,297 83	None	3 50	383,543 59
16	Liverpool and London and Globe.....	1,373,486 95	None.	117,785 70	None.	1,491,272 65
17	London Guarantee and Accident.....	637,130 66	608,481 65	32,759 88	None.	1,338,372 19
18	London and Lancashire Fire.....	940,969 93	42,230 73	43,578 36	18 51	1,026,797 53
19	London Assurance.....	452,293 18	None	18,384 16	None.	470,677 34
20	Marine.....	None.	108,619 95	781 81	None.	109,401 76
21	Motor Union.....	None	28,515 83	202 48	None.	28,748 31
22	National Benefit.....	17,995 38	5,703 07	None.	None.	23,698 45
23	North British and Mercantile.....	1,079,632 49	None	63,879 52	None.	1,143,512 01
24	Northern Assurance.....	1,050,101 12	79 21	54,216 07	11 00	1,104,407 40
25	Norwich Union Fire.....	983,958 94	285,970 03	56,037 26	19 40	1,327,985 63
26	Ocean Accident and Guarantee.....	318,222 56	692,860 65	14,745 52	492 42	1,026,321 15
27	Palatine.....	381,631 61	None.	18,387 25	None.	400,018 86
28	Phoenix of London.....	1,143,616 15	None.	50,461 19	531 95	1,196,609 29
29	Provincial.....	75,969 20	None.	975 81	None.	76,945 01
30	Queensland.....	196,636 33	None	5,858 13	None.	202,494 46
31	Royal Exchange.....	686,339 65	133,873 49	19,940 00	None.	840,153 14
32	Royal Insurance.....	1,764,826 48	None	161,948 38	None.	1,926,774 86
33	Scottish Metropolitan.....	2,828 10	83,251 95	9,733 33	None.	95,813 38
34	Scottish Union and National.....	435,214 96	22,770 30	58,083 83	None.	516,069 09
35	Sun Insurance Office.....	752,276 10	None	19,393 90	None.	771,670 00
36	Union Assurance Society.....	680,760 69	8,420 72	37,078 08	5 76	726,265 25
37	Union Insurance of Canton.....	401,962 99	137,113 03	5,348 86	None.	544,424 88
38	Union Marine.....	None	10,327 74	3,970 00	None.	14,297 74
39	Yangtze.....	668 70	None	None.	None.	668 70
40	Yorkshire.....	481,369 57	205,166 55	207,056 12	None.	893,592 24
	Totals.....	20,377,872 03	4,429,294 60	1,219,425 32	1,084 54	26,027,676 49

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British Companies transacting the Business of Fire and other Insurance.

—INCOME AND EXPENDITURE, 1919.

EXPENDITURE (CASH).

Paid for losses. (Fire.)	General Expenses. (Fire.)		Expenditure. on account of Branches other than Fire and Life.	Total Cash Expenditure.	^e Excess of Premiums received over Losses paid. (Fire.) ^d The Reverse.	^e Excess of Income over Expenditure. ^d The Reverse.	No
	Commission or Brokerage.	Other.					
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
118,136 52	84,685 31	47,697 15	217,344 04	467,863 02 ^e	236,844 55 ^e	107,239 33	1
290,750 95	119,245 98	87,355 77	None	497,361 70 ^e	315,919 36 ^e	132,045 16	2
167,846 43	112,814 82	74,755 30	114,347 49	469,764 04 ^e	232,998 53 ^e	62,884 89	3
None	None	None	None	None	None	None	4
47,584 90	41,635 72	23,963 37	64,728 40	177,912 39 ^e	107,014 98 ^e	50,240 22	5
162,162 61	78,564 50	73,087 59	None	313,814 70 ^e	272,315 68 ^e	145,423 52	6
28,721 98	10,923 73	19,507 04	144,573 96	203,726 71 ^e	43,140 27 ^e	45,412 07	7
72,507 38	56,844 64	8,003 24	None	137,355 26 ^e	123,948 33 ^e	62,121 12	8
None	1,073 51	1,266 64	None	2,340 15 ^e	1,723 20 ^d	616 86	9
401,347 41	242,039 58	146,790 48	None	790,177 47 ^e	787,226 71 ^e	455,284 27	10
94,829 65	71,683 08	56,634 38	41,100 00	264,256 11 ^e	198,782 67 ^e	83,688 45	11
267,353 84	128,928 35	124,235 89	1,148,167 84	1,668,685 92 ^e	415,769 76 ^e	246,780 51	12
154,792 44	90,488 99	62,326 86	33,013 98	340,622 27 ^e	250,312 36 ^e	143,413 42	13
595,483 85	271,065 64	162,545 20	None	1,029,094 60 ^e	838,214 58 ^e	450,221 05	14
84,691 02	53,440 67	49,349 80	109,531 79	297,013 28 ^e	196,551 24 ^e	86,530 31	15
651,049 28	274,196 44	217,606 43	None	1,142,852 15 ^e	722,437 67 ^e	348,420 50	15
318,267 75	144,328 77	76,355 00	672,488 83	1,211,440 35 ^e	318,862 91 ^e	126,931 84	17
415,355 58	179,252 79	149,250 66	29,014 42	772,873 45 ^e	525,614 35 ^e	253,924 08	18
116,695 76	91,734 62	77,159 72	None	285,590 10 ^e	335,597 42 ^e	185,087 24	19
None	None	None	117,053 39	117,053 39	None	7,651 63	20
None	None	None	24,882 99	24,882 99	None	3,865 32	21
9,660 07	4,407 37	1,506 68	None	15,574 12 ^e	8,335 31 ^e	8,124 33	21
451,484 07	202,263 50	151,400 95	None	835,148 52 ^e	598,148 42 ^e	308,363 49	22
435,718 06	197,731 99	140,337 88	5,689 04	779,476 97 ^e	614,383 06 ^e	324,930 43	24
406,615 86	203,495 19	170,403 68	296,491 34	1,077,006 07 ^e	579,343 08 ^e	250,979 56	25
140,594 90	65,997 44	74,362 05	620,250 71	901,205 10 ^e	177,627 66 ^e	125,116 05	26
143,957 98	81,810 58	54,830 96	None	280,599 52 ^e	237,673 63 ^e	119,419 34	27
486,209 78	243,612 83	141,742 27	None	871,564 88 ^e	659,496 37 ^e	325,044 41	28
28,033 23	16,519 12	6,076 19	None	50,628 54 ^e	47,935 97 ^e	26,316 47	29
78,226 23	59,196 98	11,251 09	None	148,674 30 ^e	118,410 10 ^e	53,820 16	30
271,594 44	137,971 89	78,697 51	150,983 86	639,247 70 ^e	414,745 21 ^e	200,905 44	31
793,992 10	336,512 46	279,536 89	None	1,410,041 45 ^e	970,834 38 ^e	516,733 41	32
None	694 52	2,066 52	64,150 13	66,911 17 ^e	2,828 10 ^e	28,902 21	33
156,324 78	96,797 80	47,006 92	14,100 63	314,230 13 ^e	278,890 18 ^e	201,838 96	34
341,447 67	159,522 00	96,405 58	None	597,375 25 ^e	410,828 43 ^e	174,294 75	35
308,748 47	126,671 99	107,245 51	1,049 80	543,715 77 ^e	372,012 22 ^e	182,549 48	36
124,013 32	104,845 91	46,257 72	187,309 44	462,426 39 ^e	277,949 67 ^e	81,998 49	37
None	None	None	8,101 58	8,101 58	None	6,196 16	38
None	569 72	98 98	None	668 70 ^e	668 70 ^e	None	39
193,657 18	98,372 54	64,770 91	168,916 58	525,717 21 ^e	287,712 39 ^e	367,875 03	40
8,387,864 49	4,189,940 97	2,931,888 81	4,233,299 24	19,742,993 51 ^e	11,990,007 54 ^e	6,284,682 98	40

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TABLE

FOREIGN COMPANIES

INCOME (CASH).

No	Companies.	Net Cash for Premiums (Fire).	Net Cash for Premiums (Other).	Interest, Rents and Dividends on Stock (Fire and other).	Sundry (Fire and other).	Total Cash Income.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1	Etna.....	460,381 29	18,654 10	28,610 08	None.	507,645 47
2	Agricultural.....	20,031 62	None.	1,293 94	None.	21,325 56
3	Alliance Insurance.....	135,456 89	464 82	4,100 00	None.	140,021 71
4	American Alliance.....	5,838 13	165 37	1,650 00	None.	7,653 50
5	American Central.....	107,881 02	739 23	8,511 67	None.	117,131 92
6	American Equitable.....	None.	None.	None.	None.	None.
7	American Insurance.....	69,673 08	None.	2,920 00	None.	72,593 08
8	American Lloyds.....	21,502 28	768 05	2,926 00	None.	25,196 33
9	Boston.....	95,810 29	None.	2,258 43	None.	98,068 72
10	California.....	63,710 90	None.	2,711 53	None.	66,422 43
11	Citizens of Missouri.....	32,608 79	None.	158 82	None.	32,767 61
12	Columbia.....	None.	71,933 45	5,855 26	None.	77,788 71
13	Commercial Union of New York.....	7,863 53	None.	700 00	None.	8,563 53
14	Connecticut.....	192,192 14	108,516 13	2,039 29	None.	302,747 56
15	Continental.....	462,310 09	117,156 29	24,046 18	None.	603,512 56
16	Equitable Fire and Marine.....	52,567 86	None.	6,020 30	None.	58,588 16
17	Fidelity-Phenix.....	438,716 65	106,605 09	21,935 39	None.	567,257 13
18	Fire Association of Philadelphia.....	67,313 86	None.	2,250 50	None.	69,564 36
19	Fireman's Fund.....	214,457 58	20,897 61	10,068 93	None.	245,424 12
20	Firemen's Insurance.....	108,809 18	None.	135 53	None.	108,944 71
21	General of Paris.....	136,652 29	None.	792 56	None.	137,444 85
22	Girard.....	5,808 17	None.	None.	None.	5,808 17
23	Glens Falls.....	188,929 31	214,937 11	15,482 37	None.	419,348 79
24	Globe and Rutgers.....	723,095 86	131,398 85	41,388 44	None.	895,883 15
25	Great American.....	479,433 41	82,526 04	26,333 87	None.	588,293 32
26	Hartford Fire.....	1,224,204 33	586,834 45	74,647 92	None.	1,885,686 70
27	Home Insurance.....	1,401,819 84	689,905 56	109,005 22	None.	2,200,730 62
28	Insurance Co. of North America.....	748,787 18	170,575 35	28,228 86	None.	947,591 39
29	Insurance Co. of State of Pa.....	176,718 75	1,329 47	7,766 69	None.	185,814 91
30	Lumbermen's Underwriting Alliance.....	152,089 30	None.	3,442 39	None.	155,531 69
31	Manufacturing Lumbermen's.....	141,698 34	None.	2,750 00	None.	144,448 34
32	Mechanics and Traders'.....	19,181 47	None.	850 00	None.	20,031 47
33	Merehants' Fire.....	50,954 22	44,993 90	3,938 10	None.	99,886 22
34	Millers National.....	45,560 01	None.	109 82	None.	45,669 83
35	National-Ben Franklin.....	151,102 18	515 90	9,321 02	None.	160,939 10
36	National Fire of Hartford.....	612,392 96	525 09	35,685 05	None.	648,603 10
37	National Union Fire.....	101,077 75	548 72	10,723 94	None.	202,350 41
38	La Nationale.....	503,467 16	None.	7,650 21	None.	511,117 37
39	Newark.....	48,102 25	511 60	2,200 00	None.	50,813 85
40	New Hampshire.....	68,752 91	None.	3,227 50	None.	71,980 41
41	New Jersey.....	35,443 70	2,632 73	67 87	None.	38,144 30
42	Niagara.....	295,971 97	28,259 68	9,139 57	None.	333,371 22
43	Northwestern Mutual.....	27,228 48	133 40	863 64	145 53	28,371 05
44	Northwestern National.....	253,518 94	30,647 30	11,870 55	None.	296,036 79
45	Phenix of Paris.....	153,387 39	None.	399 40	None.	153,786 79
46	Phoenix of Hartford.....	420,691 28	25,978 23	25,710 23	None.	472,379 74
47	Providence Washington.....	231,223 65	37,959 78	10,185 00	None.	279,368 43
48	Queen of America.....	708,405 63	69,725 48	33,877 65	None.	812,008 76
49	St. Paul Fire and Marine.....	410,906 64	111,776 04	21,537 73	None.	544,220 41
50	Springfield Fire and Marine.....	414,459 29	3,032 72	25,842 74	None.	443,334 75
51	Stuyvesant.....	66,271 04	None.	4,862 33	None.	71,133 37
52	L'Union, Paris, France.....	259,545 80	None.	2,879 40	None.	262,425 20
53	United States Fire.....	16,945 26	None.	None.	None.	16,945 26
54	Vulcan.....	44,340 75	None.	77 50	None.	44,418 25
55	Westchester.....	272,474 13	108,516 18	13,973 19	None.	394,963 50
	Totals.....	13,237,766 82	2,789,163 72	673,022 61	145 53	16,700,098 68

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—INCOME AND EXPENDITURE, 1919.

EXPENDITURE (CASH).

Paid for losses (Fire.)	General Expenses. (Fire.)		Expenditure on account of Branches other than Fire and Life.	Total Cash Expenditure.	e Excess of Premiums received over Losses paid. (Fire.) d The Reverse.	e Excess of Income over Expenditure. d The Reverse.	No.
	Commission or Brokerage.	Other.					
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
195,477 09	102,471 87	42,773 78	18,837 39	359,560 13	264,904 20	148,085 34	1
6,593 62	4,846 32	1,065 16	None	12,505 10	13,438 00	8,820 46	2
42,404 91	40,596 57	10,975 52	614 01	94,591 01	93,051 98	45,430 70	3
1,208 43	1,808 74	137 37	55 72	3,210 26	4,629 70	4,443 24	4
47,000 38	33,644 46	1,248 69	1,854 59	83,748 12	60,880 64	33,333 80	5
None.	None.	None.	None.	None.	None.	None.	6
29,439 10	21,185 19	4,342 49	None.	54,966 78	40,223 98	17,626 30	7
4,706 63	4,836 37	3,142 77	7,646 69	20,332 46	16,795 65	4,863 87	8
32,758 73	23,012 23	9,698 55	None.	65,469 51	63,051 56	32,599 21	9
25,514 72	12,125 25	9,865 98	None.	47,535 90	3,166 18	18,886 53	10
3,708 78	5,795 78	1,484 53	None.	10,989 09	28,900 01	21,778 52	11
None.	None.	None.	53,454 56	53,454 56	None.	24,334 15	12
444 36	2,183 67	676 23	None.	3,394 26	7,419 17	5,259 27	13
72,309 77	49,492 01	28,655 14	97,621 93	248,078 85	119,882 37	54,668 71	14
195,412 17	87,689 58	57,700 40	122,634 48	266,897 92	266,897 92	110,075 93	15
23,887 24	13,325 43	421 23	None.	37,633 91	28,680 62	20,954 26	16
174,457 78	89,228 58	83,379 95	106,724 59	453,790 90	264,258 87	113,466 23	17
20,547 28	16,602 03	2,505 63	None.	39,654 94	46,796 58	29,909 42	18
94,864 2	53,392 64	21,909 94	22,547 09	192,713 80	119,593 36	56,710 23	19
22,030 43	24,818 25	12,200 38	None.	59,049 06	86,778 75	49,895 65	20
58,489 74	29,922 70	21,618 35	None.	110,030 79	78,162 55	27,414 06	21
None.	2,519 17	1,260 59	None.	3,779 76	5,808 17	2,028 41	22
73,943 39	46,652 01	21,644 00	186,576 03	328,815 43	118,849 71	9,533 36	23
363,042 47	124,181 11	48,855 04	70,477 85	606,556 47	360,053 39	289,326 68	24
240,839 52	105,405 39	77,422 37	69,413 95	493,081 23	238,593 88	95,212 09	25
503,336 34	271,731 29	155,274 58	549,386 94	1,479,729 15	720,867 90	435,957 55	26
597,061 46	332,102 55	151,536 56	567,036 01	1,647,736 58	804,758 38	552,994 04	27
314,552 50	193,394 76	62,642 70	67,839 66	638,429 62	434,234 68	309,161 77	28
84,605 95	46,145 34	12,573 88	624 11	144,039 31	92,022 77	41,775 60	29
38,970 47	None.	53,103 13	None.	92,133 60	113,118 83	63,398 09	30
163,638 04	None.	37,252 95	None.	200,890 99	21,939 70	55,442 65	31
19,537 59	3,828 69	4,696 64	None.	28,062 92	356 12	8,031 45	32
8,195 69	15,114 75	2,341 46	31,022 68	51,674 58	47,758 53	48,211 64	33
15,834 70	11,859 19	3,673 93	None.	31,397 82	29,725 31	14,272 01	34
44,366 43	31,441 12	18,214 59	9,623 00	103,645 11	106,735 75	57,293 96	35
213,868 92	118,264 65	95,329 65	168 22	425,631 44	398,524 04	222,371 66	36
80,931 43	42,268 19	16,518 58	1,246 63	140,964 83	110,146 32	61,885 58	37
217,998 29	73,325 55	54,830 85	None.	346,154 69	285,468 87	164,962 68	38
7,417 55	9,325 50	10,013 66	1,085 00	27,841 71	40,684 70	22,972 14	39
19,466 14	17,887 66	7,560 63	None.	44,914 43	49,286 77	27,065 98	40
1,978 18	9,907 11	2,691 20	1,635 46	16,211 95	33,465 52	21,932 55	41
107,035 05	53,304 57	43,499 19	9,044 35	212,883 16	188,936 92	120,488 06	42
100 04	1,589 84	5,716 79	None.	7,406 67	27,128 44	20,964 58	43
83,612 56	67,469 18	34,831 48	13,968 29	199,881 51	169,906 38	96,155 28	44
69,273 00	34,469 45	25,413 87	None.	129,156 32	84,114 39	24,630 47	45
177,880 15	82,291 35	63,408 32	20,526 62	344,101 44	242,811 13	128,278 30	46
114,610 72	52,798 18	23,273 99	35,670 38	226,833 27	116,612 93	53,015 16	47
327,977 53	157,565 36	104,245 76	57,518 60	627,307 55	380,427 80	184,701 21	48
165,810 34	78,752 79	67,261 94	104,355 10	414,180 17	247,096 30	130,040 24	49
190,697 21	85,043 05	42,217 82	1,838 25	319,796 33	223,762 08	128,538 42	50
39,784 62	13,750 99	5,116 01	None.	58,629 35	26,486 42	12,504 02	51
105,153 82	47,553 08	46,245 09	None.	199,251 99	154,391 98	63,173 21	52
None.	7,672 91	1,892 95	None.	9,565 86	16,945 26	7,880 40	53
13,521 85	13,780 99	2,915 46	None.	30,218 30	30,818 90	14,199 95	54
105,850 34	60,282 87	28,763 76	97,808 99	292,706 16	166,623 59	102,257 34	55
5,555,268 20	2,806,964 04	1,676,095 46	2,328,857 17	12,367,184 87	7,682,498 62	4,332,913 81	

TABLE.—Showing the Rate of Losses paid, General Expenses and Stockholders' Dividends, per cent of Premiums received by Canadian Companies transacting Fire or Fire and other Insurance during 1919, also the Rates of the Premiums charged per cent of amounts insured and the Rate of their Assets per cent of Amounts in force at the end of the Year, and the Rate of Total Cash Expenditure per cent of Total Cash Income

No	Rate of Losses paid per cent of Premiums received.	Rate of Dividend or Bouns to Stock-holders per cent of Premiums received.	Rate of General Ex-penses per cent of Premiums received.	Rate of General Ex-penses per cent of Premiums received.	Rate of Total Cash Expenditure per cent of Total Cash Income.	Amount of Risks taken during the year (Fire).	Premiums charged thereon (Fire).	Rate of Premiums charged per cent of Assets.	Net amount of insurance in force at date (Fire and other).	Assets.	Rate of Assets per cent of Insurance in force.	No.
<i>Canadian Companies.</i>												
1	Acadia Fire.....	47.75	19.08	36.02	31.42	81.56	39,534,861	414,107.28	1.36	25,432,329	815,779.86	3.21
2	Antigonish Farmers.....	31.04	18.07	18.07	18.07	47.25	234,018	1,087.65	0.75	2,403.18	0.56	1
3	Beaver Fire.....	18.91	81.38	5.21	5.21	67.95	6,545,899	103,808.17	1.55	4,503,213	367,408.18	0.56
4	British America.....	51.70	1.45	36.79	33.53	87.30	598,201,005	5,081,243.57	0.85	4,112,278.87	3,127,278.87	8.16
5	British Columbia.....	51.41	1.45	46.53	46.53	90.93	27,447,997	32,471.41	1.36	22,905,685	290,217.00	1.33
6	British Northwestern.....	31.89	0.05	41.69	41.69	68.18	77,811,931	103,111.95	0.13	3,507,981	400,519.71	4.28
7	Canada Accident and Fire.....	62.36	1.02	41.69	41.69	99.17	23,900,951	218,811.91	0.92	22,817,287	431,746.04	4.28
8	Canada National.....	34.94	57.17	(a) 56.24	(a) 56.24	88.51	23,128,704	336,012.41	1.45	22,817,287	2,537,987.11	11.11
9	Canada Security.....	40.19	18.08	27.52	27.52	110.51	2,722,067	51,680.57	1.91	2,670,508	258,497.00	11.25
10	Canadian Fire.....	33.64	21.80	36.41	36.41	75.67	40,355,133	507,537.09	1.46	45,083,594	1,681,115.00	3.73
11	Canadian Indemnity.....	42.76	51.91	34.95	33.54	18.86	7,123,855	106,536.49	1.46	6,758,736	43,493.75	6.49
12	Canadian Landmark's.....			461.24	401.24	61.37	1,905,301	43,106.07	2.27	None.	47,891.75	
13	Canadian Surety.....	14.18	23.07	18.10	65.16	91.42	N/A	N/A		465,112.01	465,112.01	
14	Cumbersland Farmers.....	41.06	0.20	18.10	18.10	17.15	118,425	8,000.81	2.02	353,717	232.37	1.19
15	Dominion Fire.....	37.57	5.23	36.41	37.08	74.11	47,468,701	505,969.20	1.26	51,226,235	783,756.21	1.45
16	Dominion of Canada Guarantee and Accident.....	14.69		47.40	51.55	89.08	9,312,409	97,224.78	1.04	15,369,266	373,794.70	2.43
17	Fire Insurance Co. of Canada.....	49.94		40.94	40.94	33.16	35,109,616	319,551.81	0.91	15,369,266	373,794.70	2.43
18	General Accident of Canada.....	51.67		45.33	48.71	93.47	3,712,850	29,862.81	1.07	1,000,609.71	631,073.08	
19	Globe Indemnity.....	45.16		29.45	41.22	92.28	29,400,891	29,797.50	0.96	2,810,692	408,096.33	16.65
20	Guardian Insurance of Canada.....	125.58	84.26	57.25	57.25	121.65	2,000,231	30,208.02	1.45	20,326,295	330,068.19	1.62
21	Hallifax Fire.....	52.67		43.19	43.19	98.90	27,085,358	337,747.33	1.32	20,326,295	330,068.19	1.62
22	Hudson Bay.....	49.39	4.11	41.52	51.87	88.83	N/A	N/A		503,509.01	503,509.01	
23	Imperial Guarantee and Accident.....	47.94		41.52	41.52	72.02	32,687,172	292,748.21	0.87	15,779,724	431,471.75	2.67
24	Imperial Underwriters.....	14.38		20.67	20.67	72.71	1,525,135	16,162.61	1.05	4,070,994	32,083.53	0.70
25	Kings Mutual.....	38.90	12.75	38.55	38.55	77.77	46,602,933	506,455.02	1.09	40,265,805	1,030,501.33	4.10
26	Liverpool and Lancashire Guarantee and Accident.....	41.78		39.81	39.81	83.41	84,282,162	783,738.49	0.93	77,594,630	665,559.50	0.86
27	London and Lancashire Guarantee and Accident.....	41.78		39.81	39.81	83.41	84,282,162	783,738.49	0.93	77,594,630	665,559.50	0.86
28	London Mutual.....	46.12		36.56	36.56	75.08	88,186,083	362,809.49	0.91	36,806,131	594,877.81	1.61
29	Montreal.....	46.69	3.90	38.21	38.88	79.50	63,778,206	1,101,807.26	1.21	1,005,453	56,719.88	3.52
30	Mount Royal.....	32.58	46.60	43.92	43.92	95.70	767,603	15,739.01	2.00	1,005,453	56,719.88	3.52
31	Mutual Fire.....	62.45		40.11	40.11	201.89	20,181,960	238,273.99	1.18	9,750,788	346,154.22	3.55
32	North American Accident.....	76.22		33.98	33.98	79.83	21,635,861	217,914.63	1.12	18,514,510	387,479.03	2.00
33	North West.....	48.03	8.04	37.23	37.23	73.19	20,067,107	457,914.95	1.32	22,679,967	675,261.57	2.98
34	Ontario.....	47.56		37.23	37.23	71.80	46,515,391	330,152.70	0.71	24,406,337	1,125,702.79	4.40
35	Pacific Coast.....	44.80		25.44	25.44	50.39	418,000	3,378.84	0.75	1,259,500	15,102.70	1.20
36	Pacific County Farmers.....	36.65		38.37	38.37	90.32	42,176,383	369,058.00	0.88	39,010,992	766,149.03	1.96
37	Pictou County Farmers.....	40.87	20.66	38.37	38.37	90.32	42,176,383	369,058.00	0.88	39,010,992	766,149.03	1.96
38	Quebec.....	67.93	2.31	49.11	40.96	106.10	944,528,268	8,190,859.53	0.87	8,270,743.52	8,270,743.52	
39	Western.....											
	Totals.....	53.03	4.74	40.86	40.27	91.52	2,356,471,243	22,309,351.40	0.95	35,696,735.82	35,696,735.82	

(a) Including 20.52 per cent rate of investment expenses per cent of premiums received.

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TABLE.—Showing the Rate of Losses paid, and General Expenses in Canada, per cent of Premiums received by British Companies transacting Fire Insurance in Canada during 1919, also the Rates of Premiums charged per cent of Amounts insured.

No.	Rate of Losses paid per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of Total Expenditure per cent of Premiums received.	Amount of Risks taken during the year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.	No.
<i>British Companies.</i>							
1 Alliance.....	33.28	37.29	70.57	43,442,961	\$ 403,295.92	0.93	1
2 Atlas.....	47.93	31.65	81.58	59,141,051	723,462.38	1.22	2
3 British Crown.....	41.87	46.79	88.66	46,571,791	579,324.63	1.21	3
4 British General.....				None.	None.		4
5 British Traders.....	30.78	41.30	72.08	18,116,191	215,023.09	1.19	5
6 Caladonian.....	27.32	31.50	72.22	37,022,235	582,463.10	1.02	6
7 Car and General.....	30.97	42.35	82.32	24,210,658	129,543.29	0.53	7
8 Century.....	36.91	33.01	69.92	16,037,972	271,113.21	1.69	8
9 China.....		135.51	135.81	428,585	6,797.67	1.59	9
10 Commercial Union.....	33.77	32.71	66.48	167,497,711	1,594,402.35	0.95	10
11 Eagle, Star and British Dominions.....	23.30	43.79	76.00	47,423,239	392,655.87	0.82	11
12 Employers' Liability.....	26.13	37.66	76.20	89,518,669	865,464.65	0.97	12
13 General Accident Fire and Life.....	27.38	36.30	73.28	56,808,334	577,281.92	1.02	13
14 Guardian Assurance.....	41.53	30.21	71.77	135,113,151	1,707,831.41	1.10	14
15 Law Union and Rock.....	31.11	26.55	66.66	36,167,951	341,785.63	0.94	15
16 Liverpool and London and Globe.....	47.40	35.81	83.21	160,402,752	1,750,139.53	1.09	16
17 London Guarantee and Accident.....	49.45	34.64	84.39	83,517,360	935,413.51	1.12	17
18 London and Lancashire Fire.....	44.14	31.91	79.05	113,372,818	1,155,699.08	1.02	18
19 London Assurance.....	25.80	37.31	63.14	55,592,183	536,870.94	0.98	19
20 Marine.....				None.	None.		20
21 Motor Union.....				None.	None.		21
22 National Benefit.....	33.68	32.86	86.54	1,248,723	20,817.42	1.67	22
23 North British and Mercantile.....	44.60	32.76	77.36	124,260,712	1,332,229.31	1.07	23
24 Northern Assurance.....	41.49	32.19	73.68	102,312,685	1,221,116.01	1.19	24
25 Norwich Union Fire.....	41.24	37.92	79.16	107,464,065	1,299,557.91	1.13	25
26 Ocean Accident and Guarantee.....	44.18	41.11	88.29	40,998,675	425,405.82	1.04	26
27 Palatine.....	37.72	35.80	73.52	49,582,537	590,886.48	1.01	27
28 Phoenix of London.....	42.41	33.64	76.08	120,852,991	1,509,756.35	1.25	28
29 Provincial.....	36.90	29.71	66.61	10,947,935	91,733.17	0.87	29
30 Queensland.....	39.78	35.83	75.61	21,651,200	242,890.45	1.12	30
31 Royal Exchange.....	39.57	31.57	71.14	86,863,107	811,371.27	0.93	31
32 Royal Insurance.....	44.39	34.91	79.90	196,981,945	2,219,985.77	1.13	32
33 Scottish Metropolitan.....			97.63	1,175,683	15,902.13	1.35	33
34 Scottish Union and National.....	35.62	33.04	68.96	55,256,002	517,740.61	0.91	34
35 Sun Insurance Office.....	45.39	34.02	79.41	94,105,411	946,011.36	1.00	35
36 Union Assurance Society.....	43.35	34.36	79.71	88,785,481	885,140.81	1.00	36
37 Union Assurance of Canton.....	30.85	37.59	68.41	52,442,183	515,982.46	0.98	37
38 Union Marine.....				None.	None.		38
39 Yagelzso.....		100.00	100.00	118,050	2,801.55	2.37	39
40 Yorkshire.....	40.23	33.89	74.12	47,112,109	586,873.23	1.25	40
Totals.....	41.16	34.95	76.11	2,432,641,475	25,840,105.07	1.06	

TABLE.—Showing the Rate of Losses paid, and General Expenses in Canada, per cent of Premiums received by Foreign Companies transacting Fire Insurance in Canada during 1919, also the Rates of Premiums charged per cent of Amounts Insured.

No.	Foreign Companies.	Rate of Losses paid per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of Total Expenditure per cent of Premiums received.	Amount of Risks taken during the year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.	No.
1	Elms	42.46	31.55	74.01	53,557,619	\$ 605,105.58	1.13	1
2	Agricultural	32.92	29.51	62.43	3,083,713	30,379.00	1.25	2
3	Alliance Insurance	31.60	38.07	69.67	32,707,263	226,718.17	0.69	3
4	American Alliance	20.70	33.33	54.03	1,084,100	31,173.35	1.37	4
5	American Central	43.57	32.34	75.91	31,107,874	262,130.48	0.81	5
6	American Equitable				2,455,721	12,000.45	0.49	6
7	American Insurance	42.25	36.61	78.86	7,991,283	99,690.05	1.26	7
8	American Lloyd's	21.89	37.11	59.00	5,905,345	23,471.01	0.40	8
9	Boston	31.19	34.14	65.33	15,556,230	161,872.27	1.09	9
10	California	46.09	34.52	80.61	12,490,244	95,688.65	0.77	10
11	Citizens of Missouri	11.37	22.33	33.70	5,051,211	71,396.31	1.41	11
12	Columbia				None	None		12
13	Commercial Union of N.Y.	5.65	36.37	42.02	300,234	13,712.63	1.51	13
14	Connecticut	37.62	40.69	78.31	31,484,031	332,227.58	1.06	14
15	Continental	42.27	37.94	80.21	63,624,159	696,720.30	1.10	15
16	Equitable Fire and Marine	43.44	26.15	71.59	23,018,544	236,781.01	1.03	16
17	Fidelity-Phenix	39.77	39.34	79.11	58,012,147	632,525.40	1.12	17
18	Fire Association of Phila.	30.52	28.39	58.91	8,200,376	97,291.71	1.18	18
19	Fireman's Fund	41.32	35.11	76.43	33,685,617	317,155.45	0.94	19
20	Fireman's Insurance	20.25	31.02	51.27	12,259,741	138,408.07	1.13	20
21	General of Paris	42.80	37.72	80.52	22,888,812	190,075.97	0.83	21
22	Glard		63.08	63.08	1,087,387	12,952.24	0.77	22
23	Globe and Rutgers	39.14	33.15	72.29	36,160,566	303,297.12	0.84	23
24	Globe and Rutgers	50.21	23.93	74.14	95,804,218	931,063.68	0.97	24
25	Great American	40.23	38.13	78.36	76,673,091	722,838.10	0.95	25
26	Hartford Fire	41.12	31.88	73.00	106,080,813	1,651,412.40	0.99	26
27	Home Insurance	42.01	31.50	73.51	153,218,899	1,737,462.79	1.13	27
28	Insurance Co. of North America	47.93	33.23	81.16	25,440,800	213,552.05	0.81	28
29	Insurance Co. of State of Pa.	25.62	34.96	60.58	11,070,656	200,287.45	1.81	29
30	Lombard's Underwriting Alliance	15.48	26.29	41.77	10,094,405	189,872.02	1.81	30
31	Manufacturing Lumbermen's	101.86	44.45	146.31	1,771,212	43,765.76	2.47	31
32	Mechanics and Traders	6.27	31.26	40.53	5,409,215	63,388.10	1.27	32
33	Millets National	31.76	31.10	62.82	4,041,077	56,111.37	1.39	33
34	National-Ben Franklin	29.36	32.80	62.16	13,285,789	158,210.01	1.19	34
35	National Fire of Hartford	31.92	31.55	63.47	71,089,185	798,510.88	1.11	35
36	National Union Fire	42.36	30.77	73.13	28,024,385	292,280.46	0.94	36
37	La Natomale	43.30	25.45	68.75	58,634,012	607,913.81	1.01	37
38	Newark	13.42	40.20	53.62	8,628,390	98,103.54	1.14	38
39	New Hampshire	28.31	37.01	65.32	10,334,131	110,322.32	1.16	39
40	New Jersey	5.38	35.54	41.12	5,078,727	56,771.61	1.12	40
41	Niagara	36.10	32.71	68.87	46,886,857	449,822.31	0.96	41
42	Northwestern Mutual	0.37	26.81	27.21	2,706,150	41,091.87	1.54	42
43	Northwestern National	32.98	40.35	73.33	24,552,657	290,358.08	1.22	43
44								44

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45 Phenix of Paris.....	45-16	39-04	84-20	25,921,827	227,260 78	0-88	45
46 Phenix of Hartford.....	42-28	34-03	76-01	74,034,157	724,105 92	0-08	46
47 Providence, Washington.....	49-57	32-00	82-47	29,243,442	298,143 47	1-02	47
48 Queen of America.....	46-17	34-13	80-30	69,639,325	865,942 39	1-24	48
49 St. Paul Fire and Marine.....	39-87	35-53	75-40	62,190,482	580,872 43	0-94	49
50 Springfield Fire and Marine.....	39-01	29-71	76-72	63,708,520	611,014 05	0-96	50
51 Stuyvesant.....	49-03	28-44	88-47	7,564,186	103,000 60	1-36	51
52 L. Union, Paris, France.....	40-51	36-25	76-76	21,756,101	396,416 04	1-41	52
53 United States Fire.....	30-50	56-45	56-45	3,459,621	33,405 45	0-97	53
54 Vulcan.....	38-85	37-65	68-15	8,876,157	62,630 82	0-71	54
55 Westchester.....		32-63	71-53	37,357,004	371,276 14	0-99	55
Totals.....	41-97	33-87	75-84	1,829,194,324	18,598,686 77	1-02	

TABLE.—Showing the Summary of Net Premiums Written and Net Losses incurred by Provinces in Canada, by Canadian Companies transacting Fire Insurance during 1919.
CANADIAN COMPANIES—NET PREMIUMS WRITTEN.
(Licensed reinsurance deducted.)

No	Companies.	Alberta.	British Columbia.	Manitoba.	New Brunswick.	Nova Scotia.	Ontario.	Prince Edward Island.	Quebec.	Saskatchewan.	Yukon.	Totals.
No.		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1	Acadia Fire.	8,610	29,055	16,999	73,033	69,005	59,295	5,799	38,954	11,300	None.	303,650
2	Antigonish Farmers	None.	None.	None.	None.	1,988	None.	None.	None.	None.	None.	1,988
3	Beaver Fire.	6,408	6,327	5,351	None.	None.	None.	None.	None.	None.	None.	1,988
4	British America	117,477	74,094	107,005	12,244	97,815	382,731	7,717	151,378	18,115	None.	36,201
5	British Colonial	23,334	16,583	11,014	14,833	16,855	62,680	None.	165,724	41,548	None.	1,073,666
6	British Northwestern	15,910	3,976	17,287	None.	5,514	11,864	None.	None.	32,841	None.	300,501
7	Canada Accident and Fire.	9,961	26,397	16,403	23,023	25,727	35,182	2,101	15,033	15,971	None.	87,395
8	Canada National	42,523	29,272	52,335	None.	27,565	71,400	None.	None.	51,231	None.	169,807
9	Canada Security	26,477	1,253	None.	None.	None.	None.	None.	None.	None.	None.	277,326
10	Canadian Fire	74,683	21,708	97,843	None.	15,570	84,923	2,796	None.	83,879	None.	381,302
11	Canadian Indemnity	18,107	None.	22,932	None.	3,929	7,112	2,239	None.	23,723	None.	80,562
12	Canadian Lumbermen's	None.	None.	None.	None.	None.	18,850	None.	14,124	None.	None.	32,974
13	Canadian Surety	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
14	Cumberland Farmers	None.	None.	None.	None.	2,947	None.	None.	None.	None.	None.	2,947
15	Dominion Fire	43,651	15,797	21,707	-281	11,990	335,029	None.	63,825	29,231	None.	520,949
16	Fire Insurance Co. of Canada	12,317	2,596	8,392	1	70	32,053	3	153,476	3,562	None.	59,741
17	General Accident of Canada	4,064	16,618	12,657	5,740	1,218	83,091	1,021	None.	7,416	None.	284,360
18	Globe Indemnity	None.	6,352	10,827	1,107	None.	13,291	None.	2,546	None.	None.	35,727
19	Globe Indemnity	18,181	13,309	17,312	10	None.	111,234	None.	23,106	33,703	None.	216,915
20	Guardian Insurance Co. of Canada	9,752	12,166	631	None.	None.	23,530	None.	31,409	7,087	None.	84,605
21	Hudson Bay	None.	None.	None.	None.	28,097	None.	None.	None.	None.	None.	28,097
22	Imperial Guarantee and Accident.	24,658	39,882	25,777	None.	13,922	101,055	None.	22,393	28,619	None.	275,724
23	Imperial Underwriters	None.	None.	None.	None.	None.	None.	None.	37,998	14,320	None.	227,900
24	Kings Mutual	10,420	48,535	10,121	None.	14,559	75,305	2,126	None.	None.	None.	15,936
25	Liverpool and Lancashire Guarantee and Accident.	None.	45,196	51,216	None.	15,636	151,270	None.	64,498	50,100	None.	416,201
26	London and Lancashire	None.	None.	None.	None.	None.	414,643	None.	138,491	25,100	None.	696,155
27	London Mutual	13,199	51,272	23,480	None.	None.	171,938	None.	3,579	27,561	None.	298,801
28	Mount Royal	23,639	27,365	33,082	9,651	76	253,729	None.	531,681	35,034	None.	976,678
29	North American	17,951	52,624	41,934	None.	15,190	None.	None.	None.	None.	None.	15,190
30	North American	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
31	North American	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
32	North American	25,962	16,586	36,942	None.	52,831	53,073	414	1,672	42,550	None.	206,543
33	North American	10,199	11,458	17,709	12,243	12,475	63,172	32	25,838	13,690	None.	156,439
34	North American	26,480	7,625	51,670	24,469	22,450	63,172	None.	9,008	112,482	None.	354,203
35	Pacific Coast	15,518	31,324	14,191	None.	None.	44,111	None.	None.	17,733	None.	131,885
36	Pacific County Farmers	None.	None.	None.	None.	3,351	None.	None.	None.	None.	None.	3,351
37	Quebec	21,276	19,357	22,600	22,117	69,017	None.	None.	123,991	21,768	None.	300,086
38	Western.	93,274	65,618	98,301	51,551	54,340	496,953	9,255	245,862	88,013	None.	1,293,257
39	Totals.	755,521	695,591	852,622	327,613	414,351	3,312,392	32,150	1,870,936	974,372	None.	9,295,548

SESSIONAL PAPER No. 8

CANADIAN COMPANIES—NET LOSSES INCURRED—1919.

(License reinsurance deducted.)

No	Companies.	Alberta.	British Columbia	Manitoba.	New Brunswick.	Nova Scotia.	Ontario.	Prince Edward Island.	Quebec.	Saskatchewan.	Yukon.	Totals.	No.
1	Aetna Fire.	\$ 2,804	\$ 15,020	\$ 7,117	\$ 58,914	\$ 27,957	\$ 17,268	\$ 492	\$ 29,892	\$ 4,130	\$ None.	\$ 103,594	1
2	Antigonish Farmers.	None.	None.	None.	None.	617	None.	None.	None.	None.	None.	None.	2
3	Beaver Fire.	—42	420	841	None.	None.	None.	None.	None.	None.	None.	7,214	3
4	British America.	29,342	39,887	41,898	24,385	29,377	162,093	3,819	None.	6,065	None.	None.	4
5	British Colonial.	7,075	5,155	5,159	8,973	6,255	40,182	None.	61,477	13,553	None.	136,031	5
6	British Northwestern.	5,415	1,188	4,815	None.	266	10,082	None.	None.	14,224	None.	155,489	6
7	Canada Accident and Fire.	4,109	3,646	1,782	12,128	12,219	10,132	1,593	3,599	6,255	None.	25,394	7
8	Canada National.	7,796	6,051	14,220	None.	27,242	19,431	None.	None.	14,718	None.	53,973	8
9	Canada Security.	1,752	None.	None.	None.	None.	None.	None.	None.	None.	None.	89,468	9
10	Canadian Fire.	18,874	4,538	11,541	None.	11,550	25,041	4,319	None.	28,275	None.	107,532	10
11	Canadian Indemnity.	6,974	None.	4,997	None.	2,369	2,655	26	None.	3,769	None.	23,689	11
12	Canadian Lumbermen's.	None.	None.	None.	None.	None.	2,883	None.	None.	None.	None.	3,113	12
13	Canadian Surety.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	13
14	Cumbersland Farmers.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	14
15	Dominion Fire.	16,896	3,237	3,072	2,184	6,234	143,135	None.	None.	3,750	None.	203,870	15
16	Fire Insurance Co. of Canada.	3,536	470	2,643	225	None.	8,589	None.	25,011	None.	None.	44,451	16
17	General Accident of Canada.	None.	32	3,181	None.	None.	30,619	None.	33,938	41	None.	None.	17
18	Globe Indemnity.	22,204	3,693	3,717	None.	None.	6,217	None.	5,195	15,479	None.	46,452	18
19	Guardian Ins. Co. of Canada.	2,000	None.	None.	None.	None.	None.	None.	10,470	None.	None.	80,817	19
20	Halifax Fire.	None.	None.	None.	None.	15,755	6,217	None.	None.	None.	None.	15,085	20
21	Hudson Bay.	16,094	5,910	6,012	19,691	19,521	56,146	None.	22,549	11,879	None.	131,469	21
22	Imperial Guarantee and Accident.	None.	None.	None.	None.	None.	30,675	None.	None.	None.	None.	None.	22
23	Imperial Underwriters.	1,234	10,918	3,793	11,291	11,432	19,460	None.	21,185	3,705	None.	106,153	23
24	Kings Mutual.	None.	11,508	12,147	7,199	2,245	None.	None.	None.	None.	None.	2,241	24
25	Liverpool-Manitoba.	14,475	None.	None.	None.	2,992	None.	None.	33,339	12,851	None.	201,271	25
26	London and Lancashire Guarantee and Accident.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	26
27	London and Lancashire.	3,278	12,637	5,698	None.	None.	225,994	None.	31,250	None.	None.	323,226	27
28	London Mutual.	10,476	4,776	6,097	1,049	None.	225,994	None.	31,250	None.	None.	125,550	28
29	Maritime.	8,171	21,210	21,210	7,791	14,841	111,398	None.	288,482	14,161	None.	598,550	29
30	Mount Royal.	None.	None.	None.	None.	4,964	None.	None.	None.	None.	None.	None.	30
31	Mutual Fire.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	4,961	31
32	North American Accident.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	32
33	North Empire.	31,362	4,466	1,887	3,816	7,459	25,227	None.	18,674	5,518	None.	129,127	33
34	North West.	12,220	2,021	2,355	15,498	14,300	27,973	None.	16,874	3,320	None.	68,334	34
35	Pacific Coast.	None.	4,680	843	None.	None.	17,791	None.	1,871	4,866	None.	13,352	35
36	Petrol County Farmers'.	3,976	None.	None.	None.	11,239	None.	None.	None.	None.	None.	33,230	36
37	Petrol County Farmers'.	None.	None.	None.	7,867	None.	24,095	None.	None.	None.	None.	123,709	37
38	Quebec.	5,601	1,817	9,418	31,274	31,577	191,640	None.	108,108	23,461	None.	504,182	38
39	Western.	34,841	26,773	18,765	212,573	256,417	1,506,529	16,913	895,494	309,247	None.	3,892,878	39
	Totals.	272,657	189,192	243,336	212,573	256,417	1,506,529	16,913	895,494	309,247	None.	3,892,878	

TABLE.—Showing the Summary of Net Premiums written and Net Losses incurred by Provinces, in Canada, by British Companies transacting Fire Insurance.

BRITISH COMPANIES—NET PREMIUMS WRITTEN—1919

(Licensed reinsurance deducted.)

No	Companies.	Alberta.	British Columbia.	Manitoba.	New Brunswick.	Nova Scotia.	Ontario.	Prince Edward Island.	Quebec.	Saskatchewan.	Yukon.	Totals.	No.
1	Alliance.....	\$ 28,287	\$ 22,319	\$ 62,202	\$ 119	\$ 99	\$ 10,624	\$ 35	\$ 101,167	\$ 97,940	\$ 225	\$ 361,922	1
2	Atlas.....	59,358	37,719	47,528	30,662	21,089	223,203	3,937	170,267	53,044	None.	617,695	2
3	British Crown.....	68,484	52,212	35,371	23,122	22,871	28,140	None.	50,019	None.	None.	445,195	3
4	British General.....	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	4
5	British Traders.....	33,608	29,706	12,009	13,239	13,631	46,341	2,732	66,319	18,438	None.	167,143	5
6	Canadian.....	23,888	33,880	41,865	8,670	11,469	19,549	5,349	81,057	47,204	None.	452,344	6
7	Car and General.....	13,127	30,669	11,041	5,421	3,433	12,344	None.	66,073	90,670	None.	300,670	7
8	Century.....	19,430	30,299	13,367	None.	None.	12,344	None.	21,863	13,470	None.	198,590	8
9	China.....	None.	None.	None.	None.	None.	83,521	None.	None.	None.	None.	4,790	9
10	Commercial Union.....	93,970	113,794	None.	61,866	56,893	30,341	2,226	209,632	104,680	175	1,143,798	10
11	Equity, Star and British Dominions.....	23,045	33,317	25,308	11,227	13,631	37,529	None.	74,093	18,772	None.	299,512	11
12	Employers' Liability.....	23,045	56,533	37,393	18,921	43,298	265,688	5,056	174,394	49,124	631	703,933	12
13	General Accident Fire and Life.....	69,081	91,377	77,303	7,320	15,304	155,898	5,020	89,594	64,124	None.	470,621	13
14	Guarantee Assurance.....	59,304	49,377	31,511	50,210	49,031	456,786	8,718	555,963	45,251	None.	(a) 1,411,262	14
15	Law, Union and Rock.....	17,189	13,335	32,221	35,453	20,490	48,356	8,758	99,273	131,649	1,258	299,559	15
16	Law, Union and London.....	40,468	15,173	24,432	35,453	17,459	48,439	1,881	388,941	50,929	None.	1,302,553	16
17	London Guarantee and Accident.....	40,726	38,961	24,861	18,700	11,107	457,826	None.	70,873	93,859	None.	932,716	17
18	London and Lancashire Fire.....	73,163	96,979	57,029	21,006	1,514	410,627	None.	167,095	29,612	None.	735,620	18
19	London Assurance.....	31,362	82,100	39,861	21,206	8,563	106,904	None.	87,168	29,612	None.	467,443	19
20	Marine Union.....	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	20
21	North British and Mercantile.....	None.	9,026	None.	None.	None.	None.	None.	None.	None.	None.	None.	21
22	North British and Mercantile.....	57,127	71,251	62,880	60,034	44,363	378,171	None.	334,552	83,154	None.	1,105,884	22
23	North British and Mercantile.....	23,175	98,241	49,768	43,690	44,424	386,262	0,558	313,338	53,902	None.	1,031,628	23
24	North Union Fire.....	63,831	77,275	46,101	76,372	51,848	481,553	6,655	167,083	75,069	None.	1,046,827	24
25	North Union Fire.....	44,287	14,640	34,074	13,555	14,478	161,849	None.	11,917	25,493	None.	296,558	25
26	Ocean Accident and Guarantee.....	27,140	42,075	28,140	69,707	44,227	100,963	5,023	62,053	26,421	None.	396,558	26
27	Palatine.....	27,709	260,136	67,411	42,186	37,040	298,026	5,884	376,270	46,712	None.	1,613,041	27
28	Phoenix of London.....	27,181	6,670	7,757	2,011	2,436	40,000	None.	13,902	4,362	None.	84,388	28
29	Provincial.....	4,454	12,887	15,861	10,860	8,216	58,609	None.	169,292	7,325	None.	198,423	29
30	Queensland.....	82,685	37,103	59,525	32,330	50,116	181,607	3,788	809,794	60,280	7	977,265	30
31	Royal Exchange.....	115,517	119,453	115,014	82,223	72,638	665,729	11,178	512,163	127,696	None.	1,822,135	31
32	Scottish Metropolitan.....	115,127	12,483	51	None.	23,921	None.	None.	1,167	None.	None.	14,895	32
33	Scottish Union and National.....	28,648	55,001	38,069	24,168	20,897	132,771	2,092	102,064	30,636	None.	435,006	33
34	Sea Insurance Office.....	39,579	66,318	34,240	66,757	48,718	334,783	7,853	125,948	49,408	None.	764,053	34
35	Sea Insurance Office.....	42,983	51,235	47,685	24,497	35,312	233,101	5,741	189,529	50,572	None.	690,658	35
36	Union Assurance Society.....	32,556	37,685	26,359	19,091	27,628	139,144	3,848	91,600	27,458	None.	496,732	36
37	Union Assurance of Canton.....	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	37
38	Union Marine.....	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	38
39	Yankee.....	2,279	2,279	None.	None.	None.	None.	None.	None.	None.	None.	2,279	39
40	Yorkshire.....	38,070	28,688	57,158	23,680	28,391	170,229	4,724	123,710	29,404	None.	495,645	40
	Totals.....	1,391,591	1,472,726	1,478,848	931,380	856,294	7,519,689	109,445	4,974,015	1,507,030	3,119	20,860,323	

(a) Including \$56,276 premiums which have not been separated according to provinces.

SESSIONAL PAPER No. 8

BRITISH COMPANIES—NET LOSSES INCURRED—1919.

(Licensed reinsurance deducted.)

No	Companies.	Alberta.	British Columbia.	Manitoba.	New Brunswick.	Nova Scotia.	Ontario.	Prince Edward Island.	Quebec.	Saskatchewan.	Yukon.	Totals.	No.
1	Alliance.....	\$ 3,694	\$ 3,220	\$ 13,700	None	None	\$ 31,189	None	\$ 33,177	\$ 24,200	None	\$ 109,270	1
2	Atlas.....	6,026	1,631	8,774	22,377	27,298	104,693	3,738	98,251	16,698	None	289,526	2
3	British Crown.....	21,028	40,460	8,616	20,347	3,775	53,693	None	13,065	None	None	171,322	3
4	British General.....	3,639	2,400	965	None	None	29,672	1,033	7,724	4,480	None	58,485	4
5	British Traders.....	11,938	7,227	3,586	4,257	7,472	81,391	127	25,099	12,629	None	158,695	5
6	Chelodion.....	6,028	7,430	2,826	5,636	7,932	37,387	None	15	11,916	None	30,312	6
7	Car and General.....	5,481	5,600	2,002	None	None	37,387	None	2,160	None	None	64,580	7
8	Century.....	31,631	24,546	29,328	21,083	24,275	101,008	373	114,701	32,734	None	None	8
9	China.....	5,066	10,712	3,236	5,277	4,187	48,057	None	6,974	None	None	438,449	9
10	Empire, Star and British Dominions.....	7,223	9,104	12,820	4,300	9,553	108,431	3,301	107,352	21,453	None	103,127	10
11	Employers' Liability.....	36,250	9,085	17,539	1,706	None	47,159	1,690	32,636	22,818	None	284,149	11
12	General Accident Fire and Life.....	49,975	45,187	16,356	29,733	11,233	101,569	4,634	225,040	30,332	None	170,452	12
13	Guardian Assurance.....	2,607	1,350	3,187	4,039	12,167	22,508	1,011	16,079	9,149	None	651,497	13
14	Law, Union and Rock.....	42,527	50,892	21,561	26,503	9,317	22,508	149	245,275	34,129	None	72,110	14
15	Liverpool and London and Globe.....	16,002	13,487	18,627	11,528	5,043	202,235	None	77,380	34,209	None	665,454	15
16	London Guarantee and Accident.....	19,619	21,193	16,855	13,177	28,914	197,817	None	75,066	22,490	None	338,013	16
17	London and Lancashire Fire.....	3,819	10,339	6,118	10,445	None	61,150	None	23,324	9,281	None	124,809	17
18	Marine.....	None	None	None	None	None	None	None	None	None	None	None	18
19	Motor Union.....	None	None	None	None	None	None	None	None	None	None	None	19
20	National Benefit.....	None	2,216	None	None	3,341	None	None	None	None	None	None	20
21	North British and Mercantile.....	25,200	19,294	2,801	25,553	12,122	14,700	4,783	228,033	22,703	None	5,400	21
22	Northern Assurance.....	11,976	32,347	12,787	19,062	17,181	155,709	3,384	161,184	22,703	None	487,912	22
23	Norwich Union Fire.....	13,710	39,367	29,563	62,732	27,804	155,012	1,313	83,419	26,138	None	412,458	23
24	Ocean Accident and Guarantee.....	21,421	1,292	11,812	4,477	74,411	74,411	None	13,801	32,338	None	441,078	24
25	Palatine.....	10,396	16,706	3,557	19,108	11,946	29,408	784	34,351	19,801	None	131,765	25
26	Phoenix of London.....	9,450	10,085	10,690	15,721	16,196	68,382	4,301	256,489	10,500	None	133,047	26
27	Provincial.....	2,006	845	5,539	3,685	16,457	11,282	None	29,166	13	None	592,178	27
28	Queensland.....	52	1,157	1,833	2,367	6,569	21,510	None	24,000	5,287	None	25,065	28
29	Royal Exchange.....	14,358	13,502	29,377	25,410	26,969	51,361	251	20,609	5,287	None	78,511	29
30	Royal Insurance.....	70,547	18,820	23,553	80,492	19,966	245,851	4,213	269,915	64,425	None	265,739	30
31	Scottish Metropolitan.....	None	None	None	None	19,479	None	None	None	None	None	827,761	31
32	Scottish Union and National.....	6,324	7,612	10,581	7,432	9,770	53,105	None	None	None	None	479	32
33	Sun Insurance Office.....	10,317	9,401	7,901	35,150	15,677	165,090	4,357	41,056	6,784	None	147,251	33
34	Union Assurance Society.....	9,930	9,401	14,279	11,290	13,927	78,843	6,829	113,526	17,116	None	361,458	34
35	Union Insurance of Canton.....	18,962	7,388	4,551	6,361	12,630	37,515	2,171	30,651	26,589	None	314,437	35
36	Union Marine.....	None	None	None	None	None	None	None	None	None	None	135,216	36
37	Yangtze.....	None	None	None	None	None	None	None	None	None	None	None	37
38	Yorkshire.....	26,040	4,839	16,332	6,039	9,460	None	None	None	None	None	None	38
39	Totals.....	523,152	602,909	349,808	509,510	356,561	2,352,678	55,175	2,603,474	618,691	None	8,029,765	39
40													40

(a) Including \$26,169 Losses which have not been separated according to provinces.

TABLE.—Showing the Summary of Net Premiums written and Net Losses incurred, by Provinces in Canada, by Foreign Companies transacting Fire Insurance.

No.	Companies.	Alberta.	British Columbia.	Manitoba.	New Brunswick.	Nova Scotia.	Ontario.	Prince Edward Island.	Quebec.	Saskatchewan.	Yukon.	Totals.	No.
1	Alma	\$ 23,822	\$ 67,019	\$ 51,060	\$ 32,036	\$ 34,455	\$ 151,241	\$ 1,138	\$ 86,176	\$ 18,563	\$ 14	\$ 473,128	1
2	Agricultural	None	23,131	None	7,388	None	49,744	None	None	None	None	23,434	2
3	Alliance Insurance	4,635	23,779	8,770	7,388	5,868	None	None	43,046	6,382	None	131,562	3
4	American Alliance	None	5,013	None	None	None	None	None	None	None	None	5,013	4
5	American Central	20,330	16,358	33,457	723	None	723	None	2,962	28,384	175	108,679	5
6	American Equitable	None	335	1,484	75	None	5,786	None	4,650	15,563	None	11,730	6
7	American Insurance	15,404	3,331	19,728	837	796	7,615	22	5,482	19,912	6	68,684	7
8	American Lloyds	None	158	158	332	732	8,466	None	9,499	12,093	None	68,684	8
9	Boston	12,720	36,116	16,284	1,046	995	9,518	30	6,852	12,639	7	95,771	9
10	California	12,722	29,097	9,933	None	None	None	None	None	1,535	1,535	65,336	10
11	Citizens' of Missouri	None	39,756	None	None	None	None	None	None	None	None	39,756	11
12	Columbia	None	None	None	None	None	None	None	None	None	None	None	12
13	Commercial Union of N.Y.	None	7,793	None	None	None	None	None	None	None	None	7,793	13
14	Connecticut	30,355	42,524	10,896	7,409	14,968	47,864	57	25,567	23,598	None	293,298	14
15	Continental	26,278	45,779	36,403	27,268	49,410	143,316	3,101	109,944	22,616	None	404,115	15
16	Equitable Fire and Marine.	7,772	4,910	3,857	1,835	3,851	15,655	85	8,069	7,114	None	52,598	16
17	Fidelity-Phoenix	31,136	54,648	43,714	34,137	48,396	133,709	3,177	69,520	23,449	None	441,877	17
18	Fire Association of Philadelphia	22,741	22,741	4,711	1,461	1,393	13,306	39	9,589	4,433	10	67,093	18
19	Fremont's Fund	23,465	73,617	25,219	4,923	11,296	46,742	None	41,771	9,723	None	243,751	19
20	Fremont's Insurance	5,469	7,697	40,764	40,764	None	28,571	2,780	23,803	8,401	None	144,705	20
21	General of Paris	13,064	14,619	15,789	8,554	5,287	39,120	None	28,906	12,038	None	140,178	21
22	Glard	31,502	35	4,591	None	None	426	None	5,091	149	None	10,701	22
23	Glens Falls	31,619	12,977	30,376	3,651	1,126	40,333	28	27,335	56,496	7	243,751	23
24	Globe and Rutgers	27,686	41,082	34,011	37,443	44,128	271,096	None	245,065	36,648	None	717,639	24
25	Great American	37,840	40,034	35,089	25,239	24,709	100,891	2,276	110,921	175,192	374	489,438	25
26	Hartford Fire	104,853	167,190	143,436	135,013	23,709	306,634	15,564	218,515	135,977	None	1,312,739	26
27	Home Insurance	135,466	182,422	91,831	142,031	238,517	306,634	15,564	218,515	135,977	None	1,312,739	27
28	Insurance Co. of North America	23,064	104,492	9,553	40,617	28,308	29,739	222	228,638	29,118	None	790,392	28
29	Insurance Co. of State of Pennsylvania	None	39,793	9,553	40,617	28,308	29,739	222	228,638	29,118	None	790,392	29
30	Insurance Co. of the United States	None	25,873	None	5,937	None	58,077	None	20,183	23,634	None	173,823	30
31	Manufacturers' and Traders	None	19,806	None	8,101	None	62,149	None	52,869	143,015	31	143,015	31
32	Mechanics and Traders	None	27,854	None	None	None	None	None	None	None	None	27,854	32
33	Merchants Fire	218	29,774	27	None	None	28,965	None	609	1,786	None	66,569	33
34	Millers National	3,477	19,509	5,485	None	51	23,443	None	3,684	1,988	None	42,913	34
35	National-Ben Franklin	9,380	19,509	16,458	None	None	62,161	None	29,263	1,908	None	137,379	35
36	National Fire of Hartford	19,517	17,031	56,381	108,922	125,376	106,070	6,257	100,197	31,241	None	630,995	36
37	National Union Fire	19,829	17,300	33,375	15,616	29,317	95,123	None	27,066	16,064	None	217,720	37
38	La Nationale	10,446	41,226	20,291	7,822	3,267	155,539	None	285,129	11,648	None	535,368	38
39	Newark	2,803	12,300	6,561	2,276	1,194	19,003	None	8,703	4,582	None	57,422	39
40	New Hampshire	10,074	12,288	20,849	1,046	995	9,518	30	6,852	11,689	7	73,345	40
41	New Jersey	5,886	29,201	None	None	None	4,236	None	6,188	12,057	None	47,465	41

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42 Niagara.....	11,656	47,793	20,461	3,504	2,511	99,214	44	100,374	11,540	None	297,067	42
43 Northwestern Mutual.....	None	34,126	None	None	None	None	None	None	None	None	34,126	43
44 Northwestern National.....	29,386	37,719	20,794	11,715	9,086	98,439	None	61,115	16,176	None	299,661	44
45 Phoenix of Paris.....	9,634	12,534	14,400	24,001	37,600	44,402	None	37,190	14,224	None	158,407	45
46 Phoenix of Hartford.....	36,795	47,995	31,294	24,001	19,411	136,013	5,115	60,391	27,553	None	404,986	46
47 Providence Washington.....	19,535	26,975	16,817	10,683	19,411	60,564	None	56,987	13,083	None	224,085	47
48 Queen of America.....	32,635	78,382	34,419	47,571	37,102	240,487	8,207	175,568	45,120	None	699,491	48
49 St. Paul Fire and Marine.....	16,975	28,618	45,588	1,464	2,594	155,816	39	43,881	79,807	10	434,786	49
50 Springfield Fire and Marine.....	36,849	64,298	79,761	10,882	16,326	88,407	2,484	76,453	34,926	349	410,426	50
51 Standard.....	2,792	19,561	7,137	543	41	32,539	None	4,272	1,898	None	68,993	51
52 L'Union, Paris, France.....	19,401	21,559	18,334	14,221	9,348	56,542	None	96,045	18,351	None	253,974	52
53 United States Fire.....	4,281	9,731	None	None	None	2,399	None	9,558	2,615	None	28,464	53
54 Valence.....	4,752	8,893	7,624	None	None	19,219	None	1,463	6,978	18	48,902	54
55 Westchester.....	63,500	33,630	23,112	11,609	1,399	47,879	31	22,862	34,978	None	239,003	55
Totals.....	1,046,998	1,755,349	1,202,985	737,927	936,522	3,325,144	55,810	2,803,538	1,093,103	2,476	13,634,109	

(a) Including \$4,317 premiums which could not be separated according to provinces.

TABLE—Showing the Summary of Net Premiums written and Net Losses incurred, by Provinces in Canada, by Foreign Companies transacting Fire Insurance.—*Continued.*

FOREIGN COMPANIES—NET LOSSES INCURRED—1919.
(License reinsurance deducted.)

Companies.	Alberta.	British Columbia.	Manitoba.	New Brunswick.	Nova Scotia.	Ontario.	Prince Edward Island.	Quebec.	Saskatchewan.	Yukon.	Totals.	No.
1 Etna	\$ 9,841	\$ 12,324	\$ 13,855	\$ 17,632	\$ 16,739	\$ 56,405	\$ 25	\$ 57,726	\$ 13,417	None.	\$ 197,961	1
2 Agricultural	None	6,212	None	None	None	None	None	None	None	None	7,488	2
3 Alliance Insurance	1,031	9,555	None	None	2,730	8,702	None	20,640	None	None	44,454	3
4 American Alliance	None	6,672	None	None	None	None	None	None	None	None	1,672	4
5 American Central	7,447	9,760	10,705	248	265	6,007	None	5,748	9,606	None	42,886	5
6 American Equitable	None	9,020	None	27	None	285	None	None	None	None	312	6
7 American Insurance	None	902	None	309	608	4,309	20	2,916	6,128	None	23,379	7
8 American Lloyd's	5,106	21,044	2,851	None	None	3,228	None	3,630	None	None	3,501	8
9 Boston	2,736	21,047	1,839	None	634	3,630	25	None	3,153	None	42,328	9
10 California	None	3,883	None	None	None	None	None	None	None	None	18,341	10
11 Citizens' of Missouri	None	553	None	None	None	None	None	None	None	None	3,858	11
12 Commercial Union of New York	13,823	9,323	9,269	None	7,840	23,495	1	7,227	8,450	None	76,138	12
13 Connecticut	4,315	14,692	5,839	9,775	39,105	65,871	None	45,174	1,836	None	186,637	13
14 Equitable Fire and Marine	7,322	9,639	11,031	20,812	23,947	71,444	None	1,975	2,594	None	22,317	14
15 Fidelity-Phoenix	3,056	4,746	7,031	527	961	4,655	35	4,501	1,367	None	172,258	15
16 Fire Association of Philadelphia	531	63,120	7,644	1,022	8,700	16,623	None	26,632	1,216	None	21,401	16
17 Fireman's Fund	3,020	9,808	3,904	None	None	4,176	None	3,123	6,085	None	125,099	17
18 General of Paris	None	2,665	1,395	7,935	216	8,360	1,307	10,681	5,083	None	20,355	18
19 Glard	14,305	17,052	9,549	None	None	None	None	9,881	None	None	47,815	19
20 Globe and Rutgers	20,060	12,112	23,300	29,741	17,894	13,440	25	103,181	23,904	None	77,874	20
21 Great American	1,376	27,512	13,413	12,963	22,887	77,848	None	76,630	21,891	None	329,837	21
22 Hartford Fire	30,483	47,512	32,710	46,490	35,016	12,885	133	136,833	29,546	None	267,582	22
23 Home Insurance	9,417	29,088	7,587	13,895	147,553	158,276	200	92,800	30,001	None	488,042	23
24 Insurance Co. of North America	8,448	9,900	5,357	None	15,070	98,205	40	132,440	34,723	None	554,225	24
25 Insurance Co. of State of Va.	None	6,958	None	None	117	35,196	None	1,054	9,872	None	69,649	25
26 Lamborn's Underwriting Alliance	None	6,551	None	None	None	21,787	None	1,054	None	None	38,970	26
27 Manufacturing Lumbermen's	None	18,318	None	None	None	47,916	None	114,625	None	None	168,638	27
28 Mechanics and Traders	None	3,302	None	None	None	None	None	None	None	None	18,338	28
29 Merchants' Fire	937	3,329	12,965	None	None	4,906	None	None	50	None	8,298	29
30 Millers' National	3,291	3,322	9,011	None	None	14,402	None	50	361	None	29,044	30
31 National Fire	7,925	26,413	3,011	None	24,996	19,598	None	13,020	None	None	42,811	31
32 National Fire of Hartford	1,363	3,413	2,952	41,918	39,235	39,235	1,114	24,129	10,154	None	184,211	32
33 National Union Fire	4,682	4,097	4,900	15,109	10,589	99,355	None	6,702	3,807	None	81,750	33
34 La Nationale	643	6,812	919	2,999	3,986	71,068	None	98,514	15,370	None	205,547	34
35 Newark	3,618	11,942	3,136	3,000	1,112	1,112	None	110	5	None	12,003	35
36 New Hampshire	2,855	20,630	923	None	653	3,030	25	3,130	2,104	None	27,073	36
37 New Jersey	12,944	2,540	None	None	None	None	None	33,292	427	None	107,719	37
38 Niagara	2,445	1,000	923	408	841	25,903	30	25,403	12,714	None	109,431	38
39 Northwestern Mutual	1,745	2,540	2,440	None	500	31,543	None	25,403	1,088	None	75,981	39
40 Phoenix of Paris	18,709	65	-2,510	8,925	6,793	12,908	None	17,902	7,519	None	58,514	40
41 Phoenix of Hartford			9,535	10,579	39,573	53,193	4,451	22,764	12,318	None	171,187	41

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47	Providence Washington.....	15,844	12,086	5,826	2,497	7,314	24,639	None.	49,442	4,769	None.	122,411	47
48	Queen of America.....	10,848	16,634	-147	34,987	32,376	86,019	2,721	117,147	27,716	None.	328,269	48
49	St. Paul Fire and Marine.....	17,600	10,518	13,889	11,263	6,911	71,571	35	19,663	35,822	None.	176,527	49
50	Springfield Fire and Marine.....	10,633	11,471	23,143	11,263	15,438	52,659	3,595	50,699	14,563	None.	193,464	50
51	Stuyvesant.....	1,714	4,110	6,407	None	4,628	9,217	None.	-672	823	None.	26,224	51
52	L'Union, Paris, France.....	6,334	9,344	-611	12,591	3,699	12,493	None.	35,251	15,526	None.	94,528	52
53	United States Fire.....	None	None	None.	None.	None.	None.	None.	None	200	None.	200	53
54	Vulcan.....	1,875	415	729	None.	None.	4,502	None.	465	2,617	None.	10,663	54
55	Westchester.....	18,899	15,120	11,546	2,443	2,498	22,691	39	12,991	27,715	None.	114,113	55
	Totals.....	309,246	531,098	299,180	825,999	512,479	1,586,642	20,458	1,421,839	467,948	None.	5,474,889	

RECAPITULATION.

NET PREMIUMS WRITTEN—1919.

Canadian Companies.....	773,076	709,120	873,226	327,613	473,319	3,347,248	32,380	1,870,936	996,108	None.	9,394,020
British Companies.....	1,301,591	1,973,051	1,478,641	920,698	841,097	7,513,770	108,627	4,976,159	1,567,030	3,119	(a) 20,839,057
Foreign Companies.....	1,032,794	1,725,891	1,174,965	736,518	930,604	3,882,441	55,788	2,881,699	1,969,800	2,473	(b) 13,495,320
Totals.....	3,107,461	4,397,062	3,526,826	1,983,827	2,245,020	14,743,459	196,795	9,728,794	2,632,938	5,592	43,728,397

(a) Including \$56,276 premiums which could not be separated according to provinces.

(b) Including \$1,347 premiums which could not be separated according to provinces.

NET LOSSES INCURRED.

Canadian Companies.....	257,889	179,020	250,830	205,631	259,211	1,463,194	16,971	899,369	311,860	None.	3,843,975
British Companies.....	526,526	604,545	353,957	510,475	353,928	2,064,297	55,175	2,590,674	653,429	None.	8,639,376
Foreign Companies.....	314,893	522,724	296,708	233,874	526,132	1,585,403	21,886	1,419,230	475,124	None.	5,485,974
Totals.....	1,099,308	1,306,289	901,495	1,039,980	1,139,271	6,012,864	94,032	4,909,273	1,440,404	None.	17,969,325

(c) Including \$26,469, losses which could not be separated according to provinces.

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TABLE—Premiums Earned and Losses Incurred, 1919.

CANADIAN COMPANIES.

All reinsurance deducted.

No	Companies.	Premiums Earned.	Losses Incurred.	Rate of Losses Incurred to Premiums Earned.	The Same for 1918.	No.
		\$	\$	%	%	
1	Acadia Fire...	200,215	113,248	56.56	40.04	1
2	Antigonish Farmers'...	963	620	64.38		2
3	Beaver Fire...	32,537	7,294	22.42	14.49	3
4	British America...	681,472	324,685	47.64	47.48	4
5	British Colonial...	154,563	95,679	61.90	57.83	5
6	British Northwestern...	80,139	35,986	44.90	65.12	6
7	Canada Accident and Fire...	66,762	25,949	38.87	65.62	7
8	Canada National...	154,241	61,884	33.59	47.95	8
9	Canada Security...	5,973	1,486	24.88		9
10	Canadiaa Fire...	331,987	107,756	32.46	43.91	10
11	Canadian Indemnity...	73,126	23,680	32.38		11
12	Canadian Lumbermen's...	918	None.			12
13	Canadian Surety...	None	None			13
14	Cumberland Farmers'...	1,712	5	0.29		14
15	Dominion Fire...	318,587	144,897	45.48	54.33	15
16	Dominion of Can. Gtee. and Acct...	36,119	9,171	25.39	34.31	16
17	Fire Insurance Co. of Can...	73,176	19,057	26.04		17
18	General Accident of Can...	5,161	1,758	34.06		18
19	Globe Indemnity...	115,739	55,219	47.71	61.97	19
20	Guardian Ins. Co. of Can...	7,082	4,883	69.14		20
21	Halifax Fire...	29,937	11,464	38.29		21
22	Hudson Bay...	180,540	107,420	59.50	59.61	22
23	Imperial Guarantee and Acct...	None	None			23
24	Imperial Underwriters...	114,221	53,371	46.73	40.60	24
25	Kings Mutual...	9,173	1,845	20.11		25
26	Liverpool-Manitoba...	254,822	108,580	42.61	45.47	26
27	London and Lancashire Gtee. and Acct...	None	None			27
28	Lodon Mutual...	451,067	226,461	50.21	63.13	28
29	Mercantile...	283,905	125,496	44.20	52.30	29
30	Mount Royal...	510,990	262,550	51.38	49.68	30
31	Mutual Fire...	16,544	4,264	30.00		31
32	North Americaa Accident...	None	None			32
33	North Empire...	109,116	59,631	54.65	68.79	33
34	North West...	137,206	67,869	49.46	43.44	34
35	Occidental...	202,332	100,442	49.64	48.40	35
36	Pacific Coast...	114,093	32,333	28.34	43.57	36
37	Pictou County Farmers'...	3,400	1,051	30.91		37
38	Quebec...	303,308	117,467	38.73	36.60	38
39	Western...	739,302	356,120	48.17	50.17	39
	Totals...	5,830,408	2,670,312	45.80	50.01	

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TABLE—Premiums Earned and Losses Incurred, 1919—*Continued.*

BRITISH COMPANIES.

Licensed reinsurance deducted.

No	Companies.	Premiums Earned.	Losses Incurred.	Rate of Losses Incurred to Premiums Earned.	The Same for 1918.	No.
		\$	\$	%	%	
1	Alliance.....	344,712	109,270	31.70	66.07	1
2	Atlas.....	575,738	289,526	50.29	55.40	2
3	British Crown.....	373,001	171,322	45.93	57.37	3
4	British General.....	None	None			4
5	British Traders.....	138,098	58,485	42.35	47.87	5
6	Caledonian.....	443,770	158,605	35.74	50.63	6
7	Car and General.....	43,519	30,342	69.72		7
8	Century.....	169,913	64,580	38.01	69.89	8
9	China.....	640	None			9
10	Commercial Union.....	1,118,288	438,449	39.21	60.82	10
11	Eagle, Star and British Dominions..	248,462	103,927	41.83	51.68	11
12	Employers' Liability.....	641,274	284,149	44.31	50.47	12
13	General Accident, Fire and Life ..	406,464	170,452	41.94	55.11	13
14	Guardian Assurance.....	1,383,665	651,497	47.08	54.51	14
15	Law, Union and Rock.....	278,143	72,140	25.94	58.67	15
16	Liverpool and London and Globe....	1,385,789	665,454	48.02	49.44	16
17	London Guarantee and Accident....	566,031	338,913	59.88	61.37	17
18	London and Lancashire Fire....	899,147	395,431	43.98	50.28	18
19	London Assurance.....	412,660	124,809	29.74	46.48	19
20	Marine.....	None	None			20
21	Motor Union.....	None	None			21
22	National Benefit.....	9,893	5,460	55.19	212.03	22
23	North British and Mercantile.....	1,089,361	487,912	44.79	51.25	23
24	Northern Assurance.....	1,001,362	442,458	44.19	66.97	24
25	Norwich Union Fire.....	935,566	441,078	47.15	53.30	25
26	Ocean Accident and Guarantee ..	304,319	134,765	44.28	73.00	26
27	Palatine.....	358,266	133,047	37.14	53.08	27
28	Phoenix of London ..	1,113,563	502,178	45.10	44.88	28
29	Provincial.....	72,410	25,065	34.62	61.00	29
30	Queensland.....	144,436	78,811	54.59	44.84	30
31	Royal Exchange.....	649,375	265,739	40.92	45.64	31
32	Royal Insurance.....	1,726,735	827,764	47.94	49.81	32
33	Scottish Metropolitan.....	2,231	179	21.47		33
34	Scottish Union and National.....	422,284	147,751	34.99	50.92	34
35	Sun Insurance Office.....	724,249	361,458	49.91	47.07	35
36	Union Assurance Society.....	642,936	314,437	48.91	46.76	36
37	Union Insurance of Canton....	348,384	135,246	38.82	60.78	37
38	Union Marine.....	None	None			38
39	Yangtze.....	144	None			39
40	Yorkshire.....	458,547	198,761	43.35	49.91	40
	Totals.....	19,410,375	8,629,793	44.39	53.23	

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TABLE—Premiums Earned and Losses Incurred 1919—*Concluded*.

FOREIGN COMPANIES.

Licensed reinsurancé deducted.

	Companies.	Premiums Earned.	Losses Incurred.	Rate of Losses incurred to Premiums Earned.	The same for 1918.	
		\$	\$	%	%	
1	Ætna.....	443,534	197,964	44.63	55.64	1
2	Agricultural.....	21,223	7,488	35.28	20.35	2
3	Alliance Insurance.....	132,541	44,454	33.54	66.07	3
4	American Alliance.....	3,618	1,672	46.21		4
5	American Central.....	107,331	42,836	39.91	53.76	5
6	American Equitable.....	—1,775	312			6
7	American Insurance.....	67,773	23,379	34.50	83.79	7
8	American Lloyds.....	20,434	3,501	17.13	55.20	8
9	Boston.....	76,588	42,328	55.27	86.26	9
10	California.....	60,992	18,341	30.07	50.90	10
11	Citizens' of Missouri.....	28,219	3,858	13.67	17.90	11
12	Columbia.....	None.	None.			12
13	Commercial Union of N.Y.....	7,281	553	7.60	19.94	13
14	Connecticut.....	188,819	76,138	40.32	43.88	14
15	Continental.....	431,921	186,637	43.21	43.29	15
16	Equitable Fire and Marine.....	50,609	22,317	44.10	68.92	16
17	Fidelity-Phenix.....	418,352	172,258	41.18	48.36	17
18	Fire Association of Phila.....	56,805	21,401	37.67	92.22	18
19	Fireman's Fund.....	197,676	125,099	61.86	82.49	19
20	Firemen's Insurance.....	104,077	20,355	19.56	42.49	20
21	General of Paris.....	125,459	47,815	38.11	49.14	21
22	Girard.....	3,948	2,669	67.60		22
23	Glen Falls.....	197,553	77,874	39.42	44.24	23
24	Globe and Rutgers.....	729,434	329,837	45.22	66.28	24
25	Great American.....	463,859	267,582	57.69	73.46	25
26	Hartford Fire.....	1,167,498	488,042	41.81	57.87	26
27	Home Insurance.....	1,313,537	554,225	42.19	54.85	27
28	Insurance Co. of North America.....	711,585	326,793	45.92	56.43	28
29	Insurance Co. of State of Pa.....	170,915	69,649	40.75	66.07	29
30	Lumbermen's Underwriting Alliance.....	137,637	38,970	28.31	13.83	30
31	Manufacturing Lumbermen's.....	135,245	168,638	124.69	8.45	31
32	Mechanics and Traders.....	27,503	18,338	66.68	117.00	32
33	Merchants Fire.....	36,139	8,298	22.96	32.17	33
34	Millers National.....	44,561	29,044	65.18	68.06	34
35	National-Ben Franklin.....	117,241	42,841	36.54	51.03	35
36	National Fire of Hartford.....	603,997	184,211	30.50	52.53	36
37	National Union Fire.....	193,386	81,750	42.27	71.41	37
38	La Nationale.....	441,983	205,547	46.51	54.85	38
39	Newark.....	32,929	12,603	38.27	58.98	39
40	New Hampshire.....	55,810	27,073	48.51	75.30	40
41	New Jersey.....	35,788	2,333	6.52	97.16	41
42	Niagara.....	255,443	107,719	42.17	61.95	42
43	Northwestern Mutual.....	21,228	100	.47	20.06	43
44	Northwestern National.....	238,398	75,981	31.87	55.10	44
45	Phoenix of Paris.....	142,119	58,514	41.17	51.78	45
46	Phoenix of Hartford.....	419,494	171,187	40.81	57.86	46
47	Providence Washington.....	219,119	122,411	55.87	64.89	47
48	Queen of America.....	683,057	328,295	48.06	46.73	48
49	St. Paul Fire and Marine.....	378,138	176,527	46.68	69.13	49
50	Springfield Fire and Marine.....	386,033	193,464	50.12	52.20	50
51	Stuyvesant.....	64,369	26,224	40.74	61.99	51
52	L'Union, Paris, France.....	302,529	91,528	31.25	82.17	52
53	United States Fire.....	7,581	200	2.64		53
54	Vulcan.....	38,115	10,603	27.82	60.61	54
55	Westchester.....	244,373	114,113	46.70	63.27	55
Totals.....		12,561,931	5,474,889	43.58	57.23	

RECAPITULATION.

Canadian Companies.....	5,830,408	2,670,312	45.80	50.01
British Companies.....	19,440,375	8,629,793	44.37	53.23
Foreign Companies.....	12,561,931	5,474,889	43.58	57.23
Totals.....	37,832,714	16,774,994	44.40	54.05

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TABLE—Premiums Earned and Losses Incurred on One Year or Less and All Other Business, 1919.

CANADIAN COMPANIES—IN CANADA.

All reinsurance deducted.

No.		One year or less.			All others			No.
		Premiums Earned	Losses Incurred	Rate of Losses Incurred per cent of Premiums Earned	Premiums Earned.	Losses Incurred.	Rate of Losses Incurred per cent of Premiums Earned	
	Companies.	\$	\$	%	\$	\$	%	
1	Acadia Fire	123,836	59,192	47-80	76,580	54,057	70-59	1
2	Antigonish Farmers'	None.	None.	.....	963	617	64-08	2
3	Benver Fire	7,534	3,177	42-17	26,240	4,117	15-69	3
4	British America	367,920	171,410	46-59	313,572	143,829	45-87	4
5	British Colonial	110,168	95,679	86-85	44,395	None.	.....	5
6	British Northwestern	62,947	23,538	37-39	22,288	12,448	55-85	6
7	Canada Accident and Fire	57,268	23,513	41-05	10,866	2,393	22-02	7
8	Canada National	93,959	35,001	37-25	88,390	26,883	30-41	8
9	Canada Security	6,680	1,097	16-42	—708	389	.....	9
10	Canadian Fire	162,571	67,691	41-64	152,971	40,065	26-19	10
11	Canadian Indemnity	60,973	18,067	29-63	16,597	5,413	32-61	11
12	Canadian Lumbermen's	None.	None.	.....	None.	None.	.....	12
13	Canadian Surety	None.	None.	.....	None.	None.	.....	13
14	Cumberland Farmers'	None.	None.	.....	2,495	5	20	14
15	Dominion Fire	206,125	95,382	46-27	121,950	58,562	48-02	15
16	Dominion of Can. Gtee and Acct.	3,620	2,059	45-44	32,419	12,112	37-36	16
17	Fire Insurance Co. of Canada	62,789	15,072	24-00	10,388	3,985	38-36	17
18	General Accident of Canada	6,600	2,422	36-70	1,225	2,714	221-55	18
19	Globe Indemnity	81,441	37,988	46-64	34,298	17,231	50-24	19
20	Guardian Ins. Co. of Canada	10,283	4,766	46-35	1,366	117	8-57	20
21	Halifax Fire	14,851	10,068	67-79	7,768	1,396	17-97	21
22	Hudson Bay	132,666	72,769	54-85	48,101	34,583	71-90	22
23	Imperial Guarantee and Accident	None.	None.	.....	None.	None.	.....	23
24	Imperial Underwriters	78,226	40,588	51-89	35,995	13,161	36-56	24
25	Kings Mutual	None.	None.	.....	12,733	2,245	17-63	25
26	Liverpool-Manitoba	164,902	58,663	35-57	89,920	49,917	55-51	26
27	London and Lancashire Gtee and Accident	None.	None.	.....	None.	None.	.....	27
28	London Mutual	228,252	110,770	48-53	223,077	115,691	51-86	28
29	Mercantile	192,880	91,676	47-53	91,025	33,819	37-15	29
30	Mount Royal	305,551	194,567	63-68	153,838	78,453	51-00	30
31	Mutual Fire	11,283	4,964	44-00	2,061	None.	.....	31
32	North American Accident	None.	None.	.....	None.	None.	.....	32
33	North Empire	85,020	47,995	56-45	24,208	11,637	48-07	33
34	North West	91,864	42,802	46-60	44,274	24,068	56-39	34
35	Occidental	150,230	65,489	43-59	58,591	34,953	59-66	35
36	Pacific Coast	74,381	27,877	37-48	43,212	4,599	10-64	36
37	Pictou County Farmers'	None.	None.	.....	2,366	1,239	52-37	37
38	Quebec	227,117	89,928	39-59	76,904	33,268	43-26	38
39	Western	389,135	167,882	43-14	344,715	174,135	50-52	39
	Totals.	3,571,082	1,682,182	47-11	2,215,083	999,001	45-10	

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TABLE—Premiums Earned and Losses Incurred on One Year or less and All other Business, 1919—*Continued.*

BRITISH COMPANIES—IN CANADA.

Licensed reinsurance deducted.

	Companies.	One year or less.		Rate of Losses Incurred per cent of Premiums Earned.	All other		Rate of Losses Incurred per cent of Premiums Earned.	No.
		Premiums Earned.	Losses Incurred.		Premiums Earned.	Losses Incurred.		
		\$	\$		\$	\$		
1	Alliance.....	251,260	80,352	31.98	93,452	28,918	30.94	1
2	Atlas.....	418,379	221,245	52.88	157,359	68,281	43.39	2
3	British Crown.....	321,204	128,677	40.06	51,798	42,645	82.33	3
4	British General.....	None.	None.		None.	None.		4
5	British Traders.....	127,991	55,580	43.42	10,242	2,905	28.36	5
6	Caledonian.....	293,222	111,177	37.92	151,782	47,428	31.25	6
7	Car and General.....	40,446	25,691	63.52	6,837	4,651	68.03	7
8	Century.....	143,441	55,684	38.82	26,451	8,896	33.63	8
9	China.....	569	None.		71	None.		9
10	Commercial Union.....	873,445	317,120	38.52	289,391	121,329	41.93	10
11	Eagle, Star and British Dominions.....	218,316	92,010	42.14	39,147	11,917	30.53	11
12	Employers' Liability.....	504,879	237,379	47.02	140,922	46,770	33.19	12
13	General Accident, Fire and Life.....	321,508	122,290	38.04	95,480	48,153	50.43	13
14	Guardian Assurance.....	1,118,150	546,243	48.85	265,516	105,254	39.64	14
15	Law, Union and Rock.....	192,563	47,041	24.43	85,579	25,099	29.33	15
16	Liverpool and London and Globe.....	952,032	457,052	48.01	433,800	208,402	48.04	16
17	London Guarantee and Accident.....	537,385	308,659	57.41	52,379	30,254	57.76	17
18	London and Lancashire Fire.....	674,861	285,110	43.73	224,286	100,321	44.73	18
19	London Assurance.....	311,503	86,196	27.67	108,157	38,613	35.70	19
20	Marine.....	None.	None.		None.	None.		20
21	Motor Union.....	None.	None.		None.	None.		21
22	National Benefit.....	12,223	5,460	44.67	1,811	None.		22
23	North British and Mercantile.....	797,658	359,991	45.13	293,986	127,921	43.51	23
24	Northern Assurance.....	790,628	350,138	44.20	210,734	92,320	43.81	24
25	Norwich Union Fire.....	677,702	344,489	50.83	271,635	96,589	35.56	25
26	Ocean Accident and Guarantee.....	257,158	118,982	46.27	47,589	15,783	33.17	26
27	Palatine.....	277,888	97,806	35.20	79,282	35,241	44.45	27
28	Phoenix of London.....	819,335	392,140	47.86	288,135	110,038	38.18	28
29	Provincial.....	62,114	21,566	34.72	10,296	3,499	33.98	29
30	Queensland.....	133,020	71,982	54.11	11,367	6,862	60.37	30
31	Royal Exchange.....	490,447	208,411	42.49	157,114	57,328	36.49	31
32	Royal Insurance.....	1,186,304	548,096	46.20	540,444	279,668	51.75	32
33	Scottish Metropolitan.....	1,917	479	24.99	314	None.		33
34	Scottish Union and National.....	293,543	111,328	37.93	128,742	36,423	28.29	34
35	Sun Insurance Office.....	538,809	261,818	48.59	185,440	99,610	53.73	35
36	Union Assurance Society.....	507,140	242,819	47.88	151,616	71,618	47.23	36
37	Union Insurance of Canton.....	328,557	122,150	37.18	19,925	13,096	65.73	37
38	Union Marine.....	None.	None.		None.	None.		38
39	Yangtze.....	135	None.		9	None.		39
40	Yorkshire.....	339,220	149,499	44.07	123,889	49,262	39.76	40
	Totals.....	14,764,952	6,594,669	44.66	1,746,040	2,035,124	42.88	

SESSIONAL PAPER No. 8

TABLE—Premiums Earned and Losses Incurred on One Year or less, and All other business, 1919—*Concluded*.

FOREIGN COMPANIES—IN CANADA.

Licensed re-insurance deducted.

No.	Companies.	One year or less.		Rate of Losses Incurred per cent of Premiums Earned.	All other.		Rate of Losses Incurred per cent of Premiums Earned.	No.
		Premiums Earned.	Losses Incurred.		Premiums Earned.	Losses Incurred.		
		\$	\$	cts	\$	\$	cts	
1	Etna.....	367,046	154,452	42.22	76,529	43,012	56.20	1
2	Agricultural.....	17,321	6,009	34.68	5,056	788	15.59	2
3	Alliance Insurance.....	116,855	42,859	36.67	15,686	1,634	10.23	3
4	American Alliance.....	2,537	1,224	54.72	—	448	—	4
5	American Central.....	91,964	49,722	41.28	9,915	2,114	21.32	5
6	American Equitable.....	1,458	312	21.4	21	None	—	6
7	American Insurance.....	56,529	21,282	37.69	11,537	2,097	18.18	7
8	American Lloyds.....	29,556	3,501	17.28	437	None	—	8
9	Boston.....	60,923	31,724	52.85	16,517	10,601	64.01	9
10	California.....	58,724	13,589	25.28	9,433	4,758	50.12	10
11	Citizens' of Missouri.....	33,684	3,215	9.51	3,958	643	16.25	11
12	Columbia.....	None	None	—	None	None	—	12
13	Commercial Union of New York.....	1,301	452	10.30	5,523	101	2.87	13
14	Connecticut.....	143,362	57,773	40.30	45,459	18,365	40.40	14
15	Continental.....	399,549	164,286	44.46	62,533	22,351	35.71	15
16	Equitable Fire and Marine.....	42,923	16,875	39.25	6,791	5,442	70.74	16
17	Fidelity-Phenix.....	391,933	119,415	38.79	56,510	31,833	56.32	17
18	Fire Association of Philadelphia.....	48,862	18,217	37.28	7,734	3,184	41.12	18
19	Fireman's Fund.....	168,514	98,662	58.53	29,171	26,467	90.72	19
20	Firemen's Insurance.....	65,545	15,453	20.51	38,421	9,962	17.96	20
21	General of Paris.....	195,883	41,169	40.77	19,577	4,646	23.73	21
22	Girard.....	7,472	2,669	76.87	492	None	—	22
23	Glens Falls.....	162,119	66,260	49.87	35,435	11,014	32.78	23
24	Globe and Rutgers.....	685,229	298,146	43.51	14,237	31,691	71.64	24
25	Great American.....	414,611	249,670	60.27	37,087	18,912	31.56	25
26	Hartford Fire.....	951,892	422,214	41.26	113,716	65,838	39.84	26
27	Home Insurance.....	1,122,691	433,217	42.35	299,636	121,968	41.59	27
28	Insurance Company of North America.....	625,419	268,994	43.01	86,165	57,771	67.08	28
29	Insurance Company of State of Pa.....	149,112	64,518	43.27	21,795	5,131	23.51	29
30	Lumbermen's Underwriting All.....	137,637	38,971	28.37	None	None	—	30
31	Manufacturing Lumbermen's.....	128,892	168,648	130.96	None	None	—	31
32	Mechanics and Traders.....	25,581	18,324	71.69	990	14	1.41	32
33	Merchants Fire.....	34,314	8,298	24.19	1,875	None	—	33
34	Millers National.....	39,491	28,452	71.79	5,139	692	13.65	34
35	National Ben Franklin.....	79,847	32,624	40.86	37,434	10,217	27.32	35
36	National Fire of Hartford.....	477,611	176,319	36.79	126,385	37,661	29.75	36
37	National Union Fire.....	174,415	58,985	33.83	26,593	23,665	88.96	37
38	La Nationale.....	358,895	165,252	16.01	82,423	40,295	48.89	38
39	Newark.....	28,228	8,710	31.81	4,709	3,624	77.11	39
40	New Hampshire.....	47,652	29,365	61.61	8,972	6,768	83.85	40
41	New Jersey.....	34,929	1,817	5.20	4,091	516	12.61	41
42	Niagara.....	214,275	192,168	45.55	31,198	5,551	17.81	42
43	Northwestern Mutual.....	22,748	101	.44	613	None	—	43
44	Northwestern National.....	178,599	64,492	36.11	59,801	11,489	19.21	44
45	Phenix of Paris.....	117,692	51,802	14.71	24,438	6,712	27.48	45
46	Phenix of Hartford.....	291,995	122,277	42.02	127,796	48,913	38.36	46
47	Providence Washington.....	195,547	109,574	56.02	23,522	12,837	54.57	47
48	Queen of America.....	498,937	277,122	45.64	185,147	100,915	54.54	48
49	St. Paul Fire and Marine.....	337,825	167,093	49.25	49,313	13,594	33.55	49
50	Springfield Fire and Marine.....	300,794	148,825	49.48	88,241	44,610	52.37	50
51	Stuyvesant.....	59,605	25,311	12.51	4,751	883	18.53	51
52	L'Union, Paris, France.....	189,824	71,612	37.72	56,798	22,916	40.35	52
53	United States Fire.....	7,713	200	2.59	212	None	—	53
54	Vulcan.....	37,491	10,268	27.44	2,673	337	12.61	54
55	Westchester.....	208,995	93,786	44.87	35,893	29,327	56.77	55
	Totals.....	10,385,594	4,565,923	43.96	2,145,035	908,966	42.38	

RECAPITULATION.

Canadian Companies.....	3,571,072	1,612,182	47.11	2,215,083	999,201	45.11
British Companies.....	14,781,020	6,604,611	44.66	4,736,332	2,034,765	42.88
Foreign Companies.....	10,385,594	4,565,923	43.96	2,145,035	908,966	42.38
Totals.....	28,737,686	12,832,696	44.72	9,096,450	3,942,932	43.35

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TABLE—Showing Risks written and Premiums charged thereon and rate of Premiums charged per cent of Risks taken for One Year or less, and All other business in Canada for the Year, 1919.

CANADIAN COMPANIES.

No		One year or less.		Rate of premiums charged per cent of risks taken.	All others.		Rate of premiums charged per cent of risks taken.	No.
		Amount Written.	Premiums Charged.		Amount Written.	Premiums Charged.		
		\$	\$ cts.		\$	\$ cts		
1	Acadia Fire	20,857,053	274,435 87	1-32	9,047,638	131,638 46	1-45	1
2	Antigonish Farmers'	None.	None.		264,018	1,987 65	-75	2
3	Beaver Fire	3,862,908	52,886 70	1-37	2,682,901	50,991 47	1-90	3
4	British America	89,339,961	847,710 12	-95	46,596,873	586,310 19	1-26	4
5	British Colonial	21,016,203	286,907 18	1-37	6,391,794	85,464 26	1-34	5
6	British Northwestern	12,529,176	119,754 71	-96	2,287,527	36,072 56	1-58	6
7	Canada Accident and Fire	21,433,328	186,566 12	-87	2,476,626	32,245 82	1-30	7
8	Canada National	13,943,746	213,400 46	1-53	9,215,048	123,511 98	1-34	8
9	Canada Security	1,211,411	26,216 73	2-16	1,510,656	28,463 84	1-88	9
10	Canadian Fire	24,699,293	372,016 31	1-51	14,402,015	209,067 24	1-45	10
11	Canadian Indemnity	5,279,861	80,254 56	1-52	1,546,904	22,475 62	1-45	11
12	Canadian Lumbermen's	1,905,304	43,196 07	2-27	None.	None.		12
13	Canadian Surety	None.	None.		None.	None.		13
14	Cumberland Farmers'	None.	None.		148,425	3,000 84	2-02	14
15	Dominion Fire	23,949,235	355,501 79	1-48	23,519,469	240,407 41	1-02	15
16	Dominion of Canada Guarantee and Accident	1,430,568	13,748 85	-96	7,921,841	83,475 93	1-05	16
17	Fire Insurance Co. of Canada	29,066,382	249,413 77	-86	6,043,234	70,141 12	1-16	17
18	General Accident of Canada	2,834,294	30,062 73	1-06	908,556	9,800 08	1-08	18
19	Globe Indemnity	22,665,487	217,717 92	-96	6,735,407	65,045 27	-97	19
20	Guardian Insurance Co. of Canada	8,305,646	86,715 68	1-04	874,655	11,081 88	1-27	20
21	Halifax Fire	1,222,679	19,785 23	1-62	867,655	10,423 69	1-20	21
22	Hudson Bay	20,257,129	259,245 72	1-28	6,828,229	98,501 61	1-44	22
23	Imperial Guarantee and Acct	None.	None.		None.	None.		23
24	Imperial Underwriters	27,912,006	219,427 41	-79	4,755,166	63,320 83	1-33	24
25	Kings Mutual	None.	None.		1,535,425	16,162 04	1-05	25
26	Liverpool-Manitoba	35,836,556	369,940 13	1-03	10,826,377	136,514 89	1-26	26
27	London and Lancashire Gtee. and Accident	None.	None.		None.	None.		27
28	London Mutual	51,602,227	451,876 98	-88	32,679,935	328,861 51	1-01	28
29	Mercantile	30,691,015	270,353 04	-88	7,795,048	92,546 45	1-19	29
30	Mount Royal	65,006,491	820,866 80	1-26	24,794,367	295,690 96	1-19	30
31	Mutual Fire	621,103	13,489 48	2-17	164,500	2,195 56	1-33	31
32	North American Accident	None.	None.		None.	None.		32
33	North Empire	18,042,797	201,889 48	1-12	2,139,163	36,381 51	1-70	33
34	North West	15,732,032	163,712 72	1-04	5,188,262	71,112 39	1-37	34
35	Occidental	32,425,722	351,836 35	1-09	6,641,385	105,878 60	1-59	35
36	Pacific Coast	21,209,622	172,347 73	-81	3,408,326	57,395 42	1-68	36
37	Pictou County Farmers'	None.	None.		448,000	3,578 84	-80	37
38	Quebec	34,284,025	273,269 37	-80	7,892,358	95,788 63	1-21	38
39	Western	123,439,877	1,218,156 97	-99	129,673,242	1,667,599 14	1-29	39
	Totals	782,523,137	8,265,702 98	1-06	388,211,025	4,873,136 69	1-26	

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TABLE—Showing Risks written and Premiums charged thereon and rate of Premiums charged per cent of Risks taken for One Year or less, and all other business in Canada for the Year, 1919—Continued.

BRITISH COMPANIES.

	One Year or less.		Rate of premiums charged per cent of risks taken.	All other.		Rate of premiums charged per cent of risks taken.
	Amount Written.	Premiums Charged.		Amount Written.	Premiums Charged.	
	\$	\$ cts		\$	\$ cts	
Alliance.....	32,676,577	291,171 95	0.89	10,766,384	112,123 97	1.04
Atlas.....	40,877,387	515,621 67	1.26	18,266,667	207,840 71	1.14
British Crown.....	37,119,105	456,699 16	1.23	9,452,686	122,625 47	1.30
British General.....	None.	None.		None.	None.	
British Traders.....	15,993,039	184,521 13	1.15	2,123,452	30,591 96	1.44
Caledonian.....	38,899,945	385,436 45	0.99	18,212,290	197,026 65	1.08
Car and General.....	23,049,967	110,971 56	0.48	1,190,691	18,571 43	1.56
Century.....	12,521,694	227,250 65	1.81	3,516,278	43,862 56	1.25
China.....	352,210	5,381 97	1.53	78,375	1,415 70	1.85
Commercial Union.....	135,363,700	1,215,536 10	0.90	32,134,011	378,866 25	1.18
Eagle, Star and British Dominions.....	39,656,736	299,617 36	0.76	7,766,593	93,038 51	1.20
Employers' Liability.....	71,911,360	675,945 22	0.94	17,607,399	189,519 43	1.08
General Accident Fire and Life.....	45,570,679	429,396 38	0.94	11,297,655	147,885 54	1.31
Guardian Assurance.....	125,718,544	1,363,731 69	1.08	29,394,610	344,699 72	1.17
Law, Union and Rock.....	27,597,662	234,989 70	0.85	8,570,289	106,795 93	1.25
Liverpool and London and Globe.....	113,440,757	1,203,106 79	1.06	46,961,965	553,032 79	1.18
London Guarantee and Accident.....	70,581,588	762,282 42	1.08	12,935,802	173,131 69	1.34
London and Lancashire Fire.....	88,606,067	864,987 88	0.98	24,766,751	290,711 20	1.17
London Assurance.....	41,674,365	392,816 91	0.94	13,917,818	154,054 03	1.11
Marine.....	None.	None.		None.	None.	
Motor Union.....	None.	None.		None.	None.	
National Benefit.....	1,055,523	17,450 24	1.65	193,200	3,397 18	1.76
North British and Mercantile.....	94,065,925	977,396 64	1.04	30,194,757	354,832 70	1.18
Northern Assurance Co.....	77,587,138	944,591 76	1.22	24,725,547	276,524 25	1.12
Norwich Union Fire.....	76,121,348	827,534 11	1.09	31,342,717	382,323 80	1.22
Ocean Accident and Guarantee.....	33,808,110	329,755 40	0.98	7,190,565	95,620 42	1.33
Palatine.....	49,991,883	378,165 18	0.92	5,590,654	122,720 39	1.43
Phoenix of London.....	87,832,582	1,134,107 07	1.29	33,020,499	371,649 28	1.13
Provincial.....	9,087,138	78,318 29	0.86	1,860,797	16,414 88	0.88
Queensland.....	19,071,780	209,419 15	1.10	2,579,420	33,477 30	1.30
Royal Exchange.....	70,535,779	616,993 31	0.87	16,327,328	194,467 96	1.19
Royal Insurance.....	131,443,249	1,483,468 57	1.13	65,541,696	736,517 20	1.12
Scottish Metropolitan.....	977,468	13,213 02	1.35	198,215	2,689 11	1.36
Scottish Union and National.....	41,681,557	361,009 38	0.87	13,574,445	156,731 23	1.15
Sun Insurance Office.....	73,342,532	681,009 92	0.93	20,762,912	265,001 34	1.28
Union Assurance Society.....	70,727,954	673,877 15	0.95	18,057,527	211,263 66	1.17
Union Insurance of Canton.....	48,543,333	467,473 80	0.96	3,898,859	48,508 66	1.24
Union Marine.....	None.	None.		None.	None.	
Yangtze.....	114,050	2,749 35	2.41	4,000	52 60	1.30
Yorkshire.....	31,805,389	405,664 32	1.28	15,366,720	181,208 91	1.18
Totals.....	1,870,314,150	19,231,691 95	1.05	562,327,325	6,618,593 12	1.18

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TABLE—Showing Risks written and Premiums charged thereon and rate of Premiums charged per cent of Risks taken for One Year or less, and all other business in Canada for the Year 1919—Concluded.

FOREIGN COMPANIES.

	One year or less.		Rate of premiums charged per cent of risks taken.	All other.		Rate of premiums charged per cent of risks taken.
	Amount Written.	Premiums Charged.		Amount Written.	Premiums Charged.	
	\$	\$ cts.		\$ cts.	\$	
Aetna.....	43,922,674	487,104 98	1-11	9,634,945	118,000 60	1-22
Agricultural.....	1,300,889	25,375 82	1-82	692,824	11,003 18	1-59
Alliance Insurance.....	30,511,959	199,974 28	0-66	2,195,394	26,743 89	1-22
American Alliance.....	1,860,290	29,210 64	1-57	123,810	1,962 71	1-59
American Central.....	27,577,770	221,395 08	0-80	3,530,095	41,035 40	1-16
American Equitable.....	2,354,621	11,232 41	0-47	71,090	808 05	1-14
American Insurance.....	7,008,821	86,600 95	1-22	895,542	12,999 70	1-45
American Loyds.....	5,684,845	22,546 29	0-39	229,500	924 75	0-42
Boston.....	13,837,825	144,078 28	1-04	1,658,495	20,798 99	1-25
California.....	14,447,394	79,537 70	0-69	1,051,040	16,160 96	1-54
Citizens' of Missouri.....	3,788,408	53,494 73	1-41	1,262,803	17,801 58	1-41
Columbia.....	None	None		None	None	
Commercial Union of N.Y.....	635,509	9,260 10	1-46	274,725	4,452 53	1-62
Connecticut.....	26,625,735	264,152 37	0-99	4,858,999	68,575 21	1-41
Continental.....	53,538,133	578,100 62	1-08	10,066,023	118,628 68	1-18
Equitable Fire and Marine.....	18,799,983	188,471 38	1-01	4,338,561	48,309 63	1-11
Fidelity-Phoenix.....	50,031,398	550,773 75	1-10	8,010,549	102,051 65	1-27
Fire Association of Phila.....	7,666,991	88,785 73	1-16	593,385	8,598 98	1-43
Fireman's Fund.....	27,882,370	238,712 06	0-86	5,893,277	78,743 39	1-36
Firemen's Insurance.....	9,161,558	91,004 12	1-02	3,088,183	41,593 95	1-44
General of Paris.....	20,071,041	154,250 15	0-77	2,817,768	35,825 82	1-27
Guard.....	1,403,170	8,606 30	0-62	284,217	4,255 94	1-50
Glens Falls.....	37,372,911	252,064 55	0-78	3,787,655	51,228 57	1-35
Globe and Rutgers.....	90,588,061	861,636 90	0-95	5,216,597	68,326 78	1-31
Great American.....	68,632,842	642,686 64	0-94	7,441,222	80,171 46	1-08
Hartford Fire.....	127,148,123	1,249,517 73	0-98	38,932,720	404,994 67	1-04
Home Insurance.....	126,996,985	1,350,679 98	1-06	26,251,914	386,782 81	1-47
Insurance Co. of North America.....	119,863,373	921,507 72	0-77	14,712,574	165,407 99	1-12
Insurance Co. of State of Pa.....	22,793,376	189,874 19	0-80	1,644,274	23,677 87	1-44
Lumbermen's Underwriting Alliance.....	11,070,656	200,287 45	1-81	None	None	
Manufacturing Lumbermen's.....	10,091,465	185,872 02	1-81	None	None	
Mechanics and Traders.....	1,600,612	41,211 01	2-57	170,600	2,554 75	1-50
Merchants Fire.....	5,995,085	73,577 20	1-23	374,130	5,810 90	1-55
Millers National.....	3,694,617	59,995 12	1-61	436,469	5,149 25	1-18
National Ben Franklin.....	8,195,241	102,723 18	1-25	5,090,548	55,456 83	1-69
National Fire of Hartford.....	59,658,320	635,656 33	1-07	12,030,868	163,154 55	1-36
National Union Fire.....	24,092,633	220,329 36	0-92	4,021,752	41,960 10	1-04
La Nationale.....	47,026,018	465,928 10	0-99	11,607,994	142,885 41	1-23
Newark.....	1,397,512	74,950 31	1-09	1,320,878	18,153 23	1-37
New Hampshire.....	8,628,456	96,720 42	1-12	1,695,675	22,801 90	1-34
New Jersey.....	4,670,282	59,075 19	1-07	408,445	6,696 42	1-64
Niagara.....	43,052,153	399,159 74	0-93	3,834,734	50,662 57	1-32
Northwestern Mutual.....	2,552,450	39,767 28	1-56	153,700	1,924 50	1-25
Northwestern National.....	17,298,216	205,987 06	1-19	7,284,441	93,401 02	1-28
Phoenix of Paris.....	22,147,717	184,364 76	0-82	3,774,110	44,896 02	1-19
Phoenix of Hartford.....	58,699,111	545,733 21	0-93	14,495,046	178,372 71	1-16
Providence Washington.....	26,737,973	263,776 23	0-99	2,595,469	34,367 24	1-37
Queen of America.....	49,820,261	631,847 88	1-27	19,819,064	231,094 51	1-17
St. Paul Fire and Marine.....	56,114,287	592,699 63	0-89	5,986,195	78,772 80	1-32
Springfield Fire and Marine.....	53,499,698	492,555 13	0-92	10,467,822	118,459 82	1-13
Stuyvesant.....	7,286,801	99,391 02	1-36	277,385	3,699 58	1-30
L'Union, Paris, France.....	16,038,147	236,293 26	1-47	5,717,957	70,122 78	1-23
United States Fire.....	3,234,511	30,228 86	0-93	225,119	3,176 59	1-41
Vulcan.....	8,525,168	58,074 07	0-68	350,989	4,576 75	1-30
Westchester.....	31,122,449	326,264 56	0-95	3,144,555	45,011 58	1-43
Totals.....	1,544,611,106	15,212,809 13	-98	275,583,218	3,385,877 64	1-23
Grand totals.....	4,197,448,393	42,700,114 06	1-02	1,226,121,568	14,877,517 45	1-21

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TABLE.—FIRE INSURANCE IN CANADA, 1919.

(Including Business of Provincial Licensees.)

Business transacted by	Net insurance written	Net in force Dec. 31, 1919.	Net premiums received.	Net losses paid.
	\$	\$	\$	\$
1. Dominion licensees	5,423,569,961	4,923,024,381	40,031,474	16,679,355
2. Provincial licensees—				
(a) Provincial companies within provinces by which they are incor- porated	399,603,451	915,877,287	3,992,321	1,924,719
(b) Provincial companies within provinces other than those by which they are incorporated	36,020,837	80,065,690	309,871	158,219
Totals for Provincial Companies....	435,624,288	1,001,942,977	4,302,192	2,082,938
Grand Totals	5,859,194,249	5,927,967,358	41,333,666	18,762,293

TABLE.

ANALYSIS and summary of the statements of fire insurance carried on property in Canada by fire insurance companies, associations or underwriters not licensed to transact business in Canada, such insurance having been effected under the provisions of Sec. 129 of the Insurance Act, 1917.

Province in which Property is Situated.	Amount of Insurance.
	\$
Nova Scotia.....	10,420,674
New Brunswick.....	17,797,677
Quebec.....	156,339,376
Ontario.....	171,689,265
Manitoba.....	9,559,934
Saskatchewan.....	4,757,900
Alberta.....	5,186,453
British Columbia.....	18,748,368
Prince Edward Island ..	6,000
Yukon.....	57,290
	\$374,473,237
Nature of Property Insured.	Amount of Insurance.
	\$
Lumber and lumber mills.....	21,314,420
Other industrial plants and mercantile establishments	277,579,257
Stocks and merchandise	51,696,934
Railway property and equipment ..	18,637,293
Miscellaneous.....	2,245,353
	\$374,473,237
Nature of Insurers.	Amount of Insurance.
	\$
Lloyd's Associations	43,936,714
Reciprocal Underwriters.....	34,664,370
Mutual Companies	229,242,972
Stock Companies	47,629,151
	\$374,473,237

ABSTRACT

OF STATEMENTS MADE BY COMPANIES LICENSED TO TRANSACT
BUSINESS OF ONE OR MORE CLASSES OF CASUALTY
INSURANCE, IN CANADA FOR YEAR 1919, IN
• ACCORDANCE WITH THE INSURANCE
ACT, 1917.

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TABLE—Showing the Total Assets and their nature, of Canadian Companies transacting Insurance,

CANADIAN COMPANIES

No	Companies.	Real Estate.	Loans on Real Estate.	Bonds and Debentures.	Stocks.
		\$ cts	\$ cts	\$ cts	\$ cts.
1	Boiler Inspection	5,000 00	None.	310,420 10	41,324 40
2	Casualty Company of Canada	None.	None.	22,312 63	None.
3	Chartered Trust and Executor	1,155 35	256,290 72	152,953 95	11,488 00
4	Dominion Gresham	None	None.	161,477 11	None.
5	General Animals	None.	None.	61,970 00	None.
6	Guarantee Co. of North America	342,650 00	None.	1,200,252 75	686,166 00
7	Merchants Casualty Company	None.	20,750 00	165,536 11	None.
8	Merchants' and Employers' Guarantee and Accident	36,645 68	None.	81,880 00	None.
9	Protective Association of Canada	None.	None.	45,109 08	None.
	Totals	385,454 03	277,040 72	2,201,911 73	738,978 40

(a) Including \$8,448 59 loans on collaterals. (b) Including amount secured by agreement of sale of Electrical Department's real estate and equipment.

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business of Accident, Burglary, Guarantee, Plate Glass, Sickness Insurance, Steam Boiler etc.

—ASSETS AT DECEMBER 31, 1919.

Cash on hand, in Banks or deposited with Government.	Interest and Rents Due and Accrued.	Agents' Balances and Premiums Un-collected.	Other Assets.	Total Assets.	Nature of Business.	No.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.		
25,730 73	4,418 50	27,706 97	2,590 00	417,199 70	Steam Boiler.	1
3,517 28	398 38	1,817 74	350 00	28,396 03	Plate Glass.	2
40,833 15	6,913 68	None.	(a) 48,936 88	518,571 73	Title.	3
6,120 17	8,163 17	36,425 27	(b) 169,884 43	382,070 15	Accident, Auto, Burglary, Guarantee, Plate Glass and Sickness.	4
5,304 78	806 65	12,496 40	2,328 40	92,906 23	Auto, Live Stock and Plate Glass..	5
228,363 46	11,896 12	32,207 87	65,225 62	2,566,761 82	Guarantee.	6
39,889 53	4,891 57	5,113 67	13,893 74	252,074 62	Combined Accident and Sickness.	7
10,637 05	867 47	17,736 99	17,987 46	165,757 65	Accident, Combined Accident and Sickness, Auto, Plate Glass and Sickness.	8
24,430 11	822 49	11,973 71	1,511 74	83,847 13	Combined Accident and Sickness.	9
384,826 26	39,178 03	145,478 62	324,708 27	4,497,576 06		

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TABLE.—Showing¹ the Total Liabilities of Canadian Companies transacting business of
CANADIAN COMPANIES—

No.	Companies.	Reserve for Unsettled Losses.	Reserve of Unearned Premiums.	Sundry.	Total Liabilities not including Capital Stock.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
1	Boiler Inspection.....	None.	146,571 84	1,721 01	148,292 85
2	Casualty Company of Canada.....	3,200 00	6,676 90	1,480 57	11,357 47
3	Chartered Trust and Executor.....	None.	None.	48,149 18	48,149 18
4	Dominion Gresham.....	30,292 00	70,544 19	19,661 25	120,497 44
5	General Animals.....	4,505 72	29,671 25	6,329 24	40,506 21
6	Guarantee Company of North America.....	\$2,751 00	168,300 66 (a)	280,281 00	531,332 66
7	Merchants Casualty Co.....	35,000 00	100,379 67	20,128 55	155,508 22
8	Merchants' and Employers' Guarantee and Accident.....	33,411 68	44,616 61	2,668 51	80,696 80
9	Protective Association of Canada.....	16,322 58	41,695 18	1,793 18	59,810 94
	Totals.....	205,482 98	608,456 30	382,212 49	1,196,151 77

(a) Including \$125,000 investment reserve and surplus reinsurance fund.

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Accident, Burglary, Guarantee, Plate Glass, Sickness Insurance, Steam Boiler Insurance, etc.

LIABILITIES AT DECEMBER 31, 1919.

Excess Assets over Liabilities.	Capital Stock paid in cash.	Nature of Business.	No.
\$ cts	\$ cts		
268,897 85	100,100 00	Steam Boiler.	1
17,038 56	25,216 74	Plate Glass.	2
470,422 55	446,862 60	Title.	3
261,572 71	200,000 00	Accident, Auto, Burglary, Guarantee, Plate Glass and Sickness.	4
42,400 02	62,275 00	Auto, Live Stock, and Plate Glass.	5
2,035,429 16	304,600 00	Guarantee.	6
96,566 40	64,565 00	Combined Accident and Sickness.	7
85,060 85	99,500 00	Accident, Combined Accident and Sickness, Auto, Plate Glass and Sickness.	8
24,036 19	35,000 00	Combined Accident and Sickness.	9
3,301,424 29	1,338,119 34		

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TABLE.—Showing the Assets in Canada, and their nature of Companies other than Steam Boiler

BRITISH AND FOREIGN COMPANIES—ASSETS—

No.	Companies.	Real Estate.	Loans on Real Estate.	Bonds and Debentures.	Stocks.
		\$ cts	\$ cts	\$ cts.	\$ cts.
1	American and Foreign Marine.....	None.	None.	26,000 00	None.
2	American Surety.....	None.	None.	82,000 00	None.
3	British and Foreign Marine.....	None.	None.	108,760 00	None.
4	Continental Casualty.....	None.	None.	25,000 00	None.
5	Excess.....	None.	None.	156,733 33	None.
6	Federal.....	None.	None.	50,000 00	None.
7	Fidelity and Casualty.....	None.	None.	283,510 33	None.
8	Hartford Steam Boiler.....	None.	None.	39,600 00	None.
9	International Fidelity.....	None.	None.	5,000 00	None.
10	Lloyds Plate Glass.....	None.	None.	87,408 00	None.
11	Loyal Protective.....	None.	None.	42,660 00	None.
12	Maryland Assurance.....	None.	None.	127,000 00	None.
13	Maryland Casualty.....	None.	None.	322,635 96	None.
14	National Provincial Plate Glass.....	None.	None.	20,011 73	None.
15	National Surety Company.....	None.	None.	165,430 00	None.
16	New York Plate Glass.....	None.	None.	29,840 00	None.
17	Ocean Marine.....	None.	None.	95,659 20	None.
18	Preferred Accident.....	None.	None.	74,250 00	None.
19	Railway Passengers.....	None.	None.	229,475 11	None.
20	Ridgely Protective.....	None.	None.	27,700 00	None.
21	Security Mutual Casualty.....	None.	None.	34,800 00	None.
22	Travelers Indemnity of Hartford.....	None.	None.	281,035 00	None.
23	United Commercial Travelers.....	None.	None.	27,810 00	None.
24	United States Fidelity and Guaranty.....	None.	None.	365,300 00	None.
25	Western Casualty.....	None.	None.	20,000 00	None.
	Totals.....	None.	None.	2,727,618 66	None.

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Canadian transacting business of Accident, Burglary, Guarantee, Plate Glass, Sickness, Insurance, Insurance, etc.

IN CANADA AT DECEMBER 31, 1919.

Cash on hand and in Banks deposited with Governments.	Interest Due and Accrued.	Agents' Balances and Premiums Uncollected.	Other Assets.	Total Assets.	Nature of Business.	No.
\$ cts	\$ cts	\$ cts	\$ cts.	\$ cts		
2,251 09	238 33	None.	None.	28,489 42	Inland Transportation.	1
16,345 93	2,000 00	4,670 53	None.	105,016 46	Burglary and Guarantee.	2
None.	780 00	None.	None.	109,540 00	Sprinkler Leakage.	3
153 56	572 60	3,430 14	None.	29,156 30	Accident, Auto and Sickness.	4
3,227 39	None.	None.	None.	159,960 72	Hail.	5
None.	458 33	None.	None.	59,458 33	Hail.	6
16,491 26	2,951 13	26,580 79	None.	329,443 51	Accident, Auto, Burglary, Plate Glass, Sickness and Steam Boiler.	7
None.	675 00	100 00	None.	49,375 00	Steam Boiler.	8
None.	None.	None.	None.	5,000 00	Guarantee.	9
None.	1,057 78	2,641 81	None.	91,107 59	Plate Glass.	10
31,465 10	593 75	None.	1,500 00	76,218 85	Combined Accident and Sickness.	11
4,267 59	1,316 66	11,741 67	None.	144,523 92	Accident and Sickness.	12
86,364 70	1,528 68	37,180 82	None.	447,710 16	Accident, Auto, Burglary, Guarantee, Plate Glass, Sickness, Sprinkler Leakage and Steam Boiler.	13
None.	None.	None.	None.	30,011 73	Plate Glass.	14
67,695 97	1,916 67	3,290 34	None.	238,332 98	Guarantee.	15
573 37	2,510 87	None.	None.	32,924 24	Plate Glass.	16
None.	2,066 71	1,194 82	None.	98,920 73	Inland Transportation.	17
8,834 32	937 59	3,181 54	637 65	87,861 01	Accident, Auto and Sickness.	18
27,284 54	613 54	31,882 97	41,398 73	339,654 89	Accident, Auto, Burglary, Guarantee, Plate Glass and Sickness.	19
14,110 56	600 00	None.	None.	42,410 56	Combined Accident and Sickness.	20
None.	696 87	2,590 00	2,000 00	49,086 87	Accident.	21
11,513 77	3,608 43	34,487 19	None.	339,644 39	Accident, Auto, Burglary, Plate Glass, Sickness and Steam Boiler.	22
None.	None.	1,402 00	None.	29,212 00	Accident.	23
7,289 70	5,014 57	52,527 04	2,000 00	432,131 31	Accident, Auto, Burglary, Guarantee, Plate Glass and Sickness.	24
1,456 35	183 73	525 30	700 00	22,865 38	Accident.	25
299,255 20	30,321 15	217,426 96	48,236 38	3,322,858 35		

TABLE—Showing the Liabilities in Canada of Companies other than Canadian, transacting business of Accident, Burglary, Guarantee, Plate Glass, Sickness Insurance, Steam Boiler Insurance, etc.

No	Companies.	Reserve for Unsettled Losses.	Reserve of Unearned Premiums.	Sundry.	Total Liabilities.	Excess of Assets over Liabilities.	Nature of Business.	No.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.		
1	American and Foreign Marine.....	None.	97 40	1,400 00	1,997 40	26,492 02	Inland Transportation.	1
2	American Surety.....	6,851 00	25,683 73	228 12	32,762 85	72,263 01	Burglary and Guarantee.	2
3	British and Foreign Marine.....	None.	176 03	None.	176 93	109,363 07	Sprinkler Leakage.	3
4	Continental Casualty.....	6,090 76	9,426 98	1,000 00	17,417 74	11,738 56	Accident, Auto, and Sickness.	4
5	Excess.....	None.	None.	1,711 33	1,711 33	158,249 39	Auto, and Sickness.	5
6	Federal.....	None.	None.	500 00	500 00	49,958 33	Hail.	6
7	Fidelity and Casualty.....	71,829 28	154,436 54	10,336 95	235,592 77	93,850 74	Accident, Auto, Burglary, Plate Glass, Sickness and Steam Boiler.	7
8	Hartford Steam Boiler.....	None.	None.	None.	None.	40,375 00	Steam Boiler.	8
9	International Fidelity.....	836 35	2,496 00	100 00	3,432 35	1,567 65	Guarantee.	9
10	Lloyds Plate Glass.....	6,500 00	39,116 70	1,000 00	46,616 70	44,100 89	Plate Glass.	10
11	Loyal Protective.....	18,283 57	21,743 14	7,665 73	47,693 44	28,525 41	Combined Accident and Sickness.	11
12	Maryland Assurance.....	24,605 40	59,767 62	2,500 00	86,873 11	57,452 81	Accident and Sickness.	12
13	Maryland Casualty.....	84,908 70	171,532 28	23,000 00	279,500 98	168,300 18	Accident, Auto, Burglary, Guarantee, Plate Glass, Sickness, Sprinkler Leakage and Steam Boiler.	13
14	National Provincial Plate Glass.....	1,007 07	11,454 58	2,115 94	15,477 59	4,534 14	Plate Glass.	14
15	National Surety.....	16,328 58	44,111 39	40,000 00	100,439 97	137,893 01	Guarantee.	15
16	New York Plate Glass.....	4,293 68	11,810 47	500 00	16,613 15	16,311 00	Plate Glass.	16
17	Ocean Marine.....	None.	None.	1,259 66	1,259 66	97,661 07	Inland Transportation.	17
18	Preferred Accident.....	2,500 00	13,284 20	97 38	15,881 58	71,979 03	Accident, Auto, and Sickness.	18
19	Railway Passengers.....	66,052 00	106,268 08	8,937 67	181,258 35	149,396 51	Accident, Auto, Burglary, Guarantee, Plate Glass and Sickness.	19
20	Ridley Protective.....	6,275 22	2,797 21	5,535 07	14,607 50	27,803 06	Combined Accident and Sickness.	20
21	Security Mutual Casualty.....	3,206 37	18,295 40	18,295 40	34,174 17	15,912 70	Accident.	21
22	Travelers Indemnity of Hartford.....	110,408 19	150,562 79	18,696 81	256,667 79	41,976 60	Accident, Auto, Burglary, Plate Glass, Sickness and Steam Boiler.	22
23	United Commercial Travelers.....	818 64	None.	None.	818 64	28,393 36	Accident.	23
24	United States Fidelity and Guaranty.....	103,541 80	216,268 73	46,000 00	365,810 62	66,320 69	Accident, Auto, Burglary, Guarantee, Plate Glass and Sickness.	24
25	Western Casualty.....	426 80	6,806 32	7,433 12	7,433 12	15,432 26	Accident.	25
	Totals.....	542,323 59	1,049,904 09	191,490 06	1,783,717 71	1,579,110 61		

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TABLE.—Showing the Cash Income of Canadian Companies, transacting business of Accident, Burglary, Guarantee, Plate Glass, Sickness Insurance, Steam Boiler Insurance, etc.

INCOME (CASH) 1919.

No.	Companies.	Net Cash for Premiums.	Interest, Rents and Dividends on Stocks, etc.	Sundry.	Total. Cash Income.	No.
		\$ cts	\$ cts	\$ cts	\$ cts	
1	Boiler Inspection.....	125,904 44	17,718 93	877 19	144,500 56	1
2	Casualty Company of Canada	8,346 95	1,023 93 (a)	2,492 88	11,863 76	2
3	Chartered Trust and Executor.....	None.	32,148 09 (b)	80,168 11	112,316 20	3
4	Dominion Gresham.....	188,475 53	14,912 93	4,847 84	208,236 30	4
5	General Animals.....	75,197 96	3,275 65 (c)	250 00	78,723 61	5
6	Guarantee Company of North America	340,464 01	108,255 80 (c)	261,303 90	710,023 71	6
7	Merchants Casualty Company.....	458,273 78	9,056 77 (d)	98,738 27	566,068 82	7
8	Merchants' and Employers' Guarantee and Acct....	193,543 27	5,836 17 (e)	7,076 51	206,455 95	8
9	Protective Association of Canada.....	182,904 58	2,010 71	None.	184,915 29	9
	Totals.....	1,573,110 52	194,238 98	455,754 70	2,223,104 20	

(a) Including \$2,331 68 premium on capital stock and \$136 20 profit on sale of securities.

(b) Including \$1,308 10 profit on sale of securities.

(c) Profit on sale of securities.

(d) Including \$906 25 profit on sale of securities.

(e) Including \$1,390 51 profit on sale of securities.

Received on account of capital stock not included in income:—

Casualty Company of Canada, \$3,703 32; Chartered Trust and Executor, \$214,375 61; Protective Association, \$10,000.

TABLE.—Showing the Cash Expenditure of Canadian Companies transacting business of Accident, Burglary, Guarantee, Plate Glass, Sickness, Steam Boiler Insurance, etc.

EXPENDITURE (Cash) 1919.

No	Companies.	Paid for Losses.	Dividends or Bonuses to Stockholders.	General Expenses.	Total Cash Expenditure.	^c Excess of Income over Expenditure. ^d The Reverse.	Nature of Business.	No.
		\$ cts	\$ cts	\$ cts	\$ cts	\$ cts		
1	Boiler Inspection	12,572 46	None.	92,476 90	105,049 45	39,451 11	Steam Boiler.	1
2	Casualty Company of Canada	3,857 06	None.	5,855 50	9,712 56	1,984 20	Plate Glass.	2
3	Chartered Trust and Executor	None.	21,322 85	70,724 94	92,047 79	20,268 51	Title	3
4	Dominion Gresham	100,422 28	None.	106,219 29	206,641 57	1,364 73	Accident, Auto, Burglary, Guarantee, Plate Glass and Sickness.	4
5	General Animals	29,657 63	None.	37,517 95	67,175 58	11,548 03	Automobile, Live Stock and Plate Glass.	5
6	Guarantee Company of North America	67,935 89	71,381 00	208,616 30	346,152 90	363,870 79	Guarantee, Accident and Sickness.	6
7	Merchants Casualty Co.	214,158 47	None.	393,114 38	577,272 85	11,905 63	Combined Accident and Sickness.	7
8	Merchants and Employers' Guarantee and Accident	132,051 87	None.	97,611 65	229,663 52	23,220 37	Combined Accident and Sickness, Auto, Plate Glass and Sickness.	8
9	Protective Association of Canada	119,436 91	None.	59,690 22	179,127 13	5,788 16	Combined Accident and Sickness.	9
	Totals	680,162 37	92,903 85	1,039,991 52	1,813,057 74	410,046 46		

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TABLE—Showing the Income and Expenditure in Canada of Companies, other than Canadian, transacting business of Accident, Burglary, Guarantee, Plate Glass, Sickness Insurance, Steam Boiler Insurance, etc.

No.	Companies.	Income (Cash), 1919.				Expenditure (Cash), 1919.				No.
		Net Cash for Premiums.	Interest and Dividends on Stock.	Sundry.	Total Cash Income.	Paid for Losses.	General Expenses.	Total Cash Expenditure.	Excess of Income over Expenditure — The Reverse.	
		\$ cts	\$ cts	\$ cts	\$ cts	\$ cts	\$ cts	\$ cts	\$ cts	
1	American and Foreign Marine.	32,241 52	1,430 00	None.	33,641 52	22,000 99	7,302 99	29,303 98	4,337 54	1
2	American Surety.	61,922 83	3,340 00	None.	64,662 83	56,728 40	7,474 17	64,212 57	450 26	2
3	British and Foreign Marine.	312 00	4,680 00	None.	4,992 00	1,198 36	58 46	1,256 82	3,735 18	3
4	Continental Casualty.	67,284 11	1,312 50	None.	68,596 61	33,571 02	26,124 09	59,695 71	8,900 90	4
5	Excess.	131,376 08	62 50	None.	131,439 18	75,578 58	43,551 59	119,130 17	12,309 01	5
6	Federal.	44,564 16	None.	None.	44,564 16	38,148 99	14,203 42	52,352 41	7,788 25	6
7	Fidelity and Casualty.	299,029 88	14,548 13	None.	313,578 01	125,815 49	150,483 78	285,299 47	28,278 54	7
8	Hartford Steam Boiler.	1,300 00	1,350 00	None.	2,650 00	4,000 00	None.	4,000 00	1,350 00	8
9	International Fidelity.	6,808 25	None.	None.	6,808 25	2,339 98	341 04	2,681 02	4,127 23	9
10	Lloyd's Plate Glass.	48,851 69	4,188 00	None.	53,039 69	33,484 03	26,207 40	59,751 43	6,711 74	10
11	Loyal Protective.	136,413 22	2,234 51	16,521 25	155,168 98	89,129 63	64,092 96	153,222 59	1,946 39	11
12	Maryland Assurance.	152,405 18	5,100 91	None.	157,506 09	105,704 13	57,054 17	163,000 00	6,094 51	12
13	Maryland Casualty.	343,740 90	17,075 65	None.	360,817 55	132,018 19	114,062 24	246,080 43	114,137 12	13
14	National Provincial Plate Glass.	15,079 08	None.	None.	15,079 08	9,802 88	7,064 18	17,407 06	1,737 38	14
15	National Surety.	105,500 17	7,468 24	None.	113,248 41	16,258 81	41,724 13	57,982 97	55,245 41	15
16	New York Plate Glass.	18,640 59	1,280 43	None.	19,921 32	12,929 41	8,361 47	21,290 88	1,309 56	16
17	Ocean Marine.	9,037 21	4,650 19	None.	14,287 31	23,389 71	2,364 78	25,754 49	11,467 18	17
18	Preferred Accident.	30,080 89	59 40	None.	30,740 49	9,439 85	22,041 06	32,440 91	1,309 56	18
19	Railway Passengers.	283,873 72	703 13	None.	284,577 03	111,378 70	117,760 43	259,139 13	25,437 90	19
20	Ridgely Protective.	65,081 51	1,398 23	5,128 50	71,608 27	49,853 03	15,195 47	65,048 50	6,559 77	20
21	Security Mutual Casualty.	10,269 22	9,629 49	None.	12,298 60	5,275 41	684 78	5,960 19	6,338 47	21
22	Travelers Indemnity of Hartford.	333,677 63	12,501 83	None.	346,179 40	119,141 04	137,860 99	257,102 03	89,177 43	22
23	United Commercial Travelers.	22,640 03	1,440 00	None.	24,080 00	7,046 23	2,646 36	9,692 50	14,387 41	23
24	United States Fidelity and Guaranty.	517,331 13	22,975 57	None.	539,751 59	196,842 80	242,267 02	439,050 42	100,701 08	24
25	Western Casualty.	14,243 03	973 45	7,365 00	22,581 48	973 45	16,675 12	17,648 57	4,934 61	25
	Totals.	2,752,906 48	110,498 95	29,014 75	2,892,480 18	1,282,121 64	1,167,003 30	2,449,724 94	112,755 24	

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TABLE XL.—Showing the net amounts received in Canada by

No	Companies.	Accident.	Accident and Sickness combined.	Auto-mobile (including Fire Risk)	Auto-mobile (excluding Fire Risk)	Burglary.	Liability.	Explosion.
	<i>Canadian Companies.</i>	\$	\$	\$	\$	\$	\$	\$
1	Acadia							
2	Boiler Inspection.....							
3	*British America.....			38,728	36,071			
4	Canada Accident.....	57,687		32,810	49,189	4,616	200,892	
5	Canada Security.....							
6	Canadian Fire.....			10,547				
7	*Canadian Indemnity.....							
8	*Canadian Surety.....			4,664	14,743	10,669		
9	Casualty Company of Can.....							
10	Chartered Trust and Executor.....							
11	Dominion Fire.....			820				
12	Dominion Gresham.....	33,712			43,515	50,600	21,183	
13	Dominion of Can. Guar. and Acct.....	253,043		60,378	95,703	6,198		
14	*General Accident of Canada.....	48,381	78,165		145,530		81,399	
15	*General Animals.....				837			
16	Globe Indemnity.....	190,496			113,406	3,341	240,321	
17	*Guarantee Co. of North America.....							
18	Guardian Ins. Co. of Canada	37,652		42,174	83,949	11,210	51,870	
19	Imperial Guarantee & Acct. Co.....	150,945		30,206	41,954		2,006	
20	*London and Lancashire Gtee & Acct. Co. of Canada	102,437		11,419	73,921		24,439	
21	Merchants Casualty.....		441,923					
22	Merchants' and Employers'.....	3,284	45,583		31,217		96,811	
23	Mount Royal.....							
24	North American Accident.....	47,363		17,817	45,258	900	234,182	
25	Protective Association of Can.....		182,905					
26	*Western Assurance			54,527	30,834			19,090
	Totals.....	925,000	748,576	304,090	806,147	87,534	953,103	19,090

*This Company also transacts business outside of Canada.

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all Companies for Casualty Premiums.

Guarantee.	Hail.	Inland Trans- portation	Plate Glass.	Sickness.	Sprinkler Leakage.	Steam Boiler.	Tornado.	Other Classes.	Totals.	No.
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
.....	23,981	.....	.....	.....	.....	.....	.....	.....	23,981	1
.....	64,684	15,735	.....	.....	.....	125,901	.....	.....	125,904	2
12,843	.....	.....	16,550	36,723	.....	.....	.....	.....	155,218	3
.....	171,175	.....	.....	.....	.....	.....	.....	.....	411,310	4
.....	.....	.....	.....	.....	.....	.....	.....	.....	171,175	5
.....	140,214	.....	.....	.....	.....	.....	.....	.....	10,547	6
88,732	.....	.....	4,389	.....	.....	.....	.....	.....	140,214	7
.....	.....	.....	8,347	.....	.....	.....	.....	F. None.	123,197	8
.....	.....	.....	.....	.....	.....	.....	.....	.....	8,347	9
.....	46,335	.....	.....	.....	.....	.....	.....	T. None.	None	10
6,440	.....	.....	1,597	31,429	.....	.....	.....	.....	47,155	11
48,515	.....	.....	30,795	162,998	.....	.....	.....	.....	188,476	12
10,171	36,401	.....	.....	30,078	.....	46,949	.....	.....	657,630	13
.....	.....	.....	8,413	.....	.....	.....	.....	L.S. 65,657	477,074	14
13,073	.....	.....	.....	137,295	.....	.....	.....	.....	74,905	15
107,450	.....	.....	.....	.....	.....	.....	.....	.....	697,932	16
9,201	.....	.....	11,915	38,800	.....	.....	.....	.....	107,450	17
41,617	.....	.....	5,849	116,272	.....	.....	.....	.....	286,780	18
.....	.....	.....	.....	.....	.....	.....	.....	.....	388,849	19
60,719	.....	.....	18,839	80,950	.....	.....	.....	.....	362,724	20
.....	.....	.....	.....	.....	.....	.....	.....	.....	441,923	21
.....	.....	.....	13,601	3,047	.....	.....	.....	.....	193,543	22
.....	.....	.....	15,780	.....	.....	.....	.....	.....	15,780	23
.....	.....	.....	23,349	30,903	.....	.....	.....	.....	399,772	24
.....	.....	.....	.....	.....	.....	.....	.....	.....	182,905	25
.....	.....	24,872	.....	.....	.....	.....	.....	.....	129,343	26
388,761	482,790	40,607	159,424	608,504	172,853	65,657	5,822,139	

F—Forgery Insurance.

L.S.—Live Stock T.—Title.

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TABLE.—Showing the net amounts received in Canada by

No	Companies	Accident.	Accident and Sickness combined.	Auto-mob (including Fire Risk)	Auto-mob (excluding Fire Risk)	Burglary.	Liability	Explosion.
	<i>British and Foreign Companies.</i>	\$	\$	\$	\$	\$	\$	\$
1	Etna Insurance.			17,291				
2	Alliance Assurance....	23,613		19,104	16,588	478	29,491	
3	Alliance Insurance.....			465				
4	American Alliance.....			166				
5	American and Foreign Marine.....							
6	American Central.....							
7	American Lloyds.....					1,625		
8	American Surety.....							
9	British and Foreign.....							
10	British Crown.....			113,865				
11	British Traders.....			9,920	15,324			
12	Car and General.....	732		7,087	1,303		1,114	
13	Columbia.....			62,519				
14	Connecticut Fire.....							
15	Continental Casualty.....	37,975			9,353		19,434	
16	Continental Insurance.....							8,558
17	Eagle, Star and British Dominions.....							
18	Employers' Liability.....	129,790		73,070	219,867	3,993	532,839	450
19	Excess.....							
20	Federal.....							
21	Fidelity and Casualty.....	85,632			29,347	31,388	5,625	
22	Fidelity-Phoenix.....							8,331
23	Fireman's Fund.....			16,025				
24	General Accident, Fire and Life.....			31,707				
25	Glens Falls.....			39,189				45,248
26	Globe and Rutgers.....			420	None			130,815
27	Great American.....			35,361				7,052
28	Hartford Fire.....			36,408				46,807
29	Hartford Steam Boiler.....							
30	Home Insurance.....			75,098				106,083
31	Insurance Co. of North America.....			49,847	4,792			103,570
32	Insurance Co. of State of Pa.....							
33	International Fidelity.....							
34	Law, Union and Rock.....	27,650			26,075	3,382	30,543	
35	Lloyds Plate Glass.....							
36	London Guarantee and Accident.....	113,643		38,092	116,980		192,119	
37	London and Lancashire Fire.....			42,231				
38	Loyal Protective.....		136,413					
39	Marine Insurance Co.....			71,205				
40	Maryland Assurance.....	68,792						
41	Maryland Casualty.....	— 225			43,011	86,867	101,933	
42	Merchants Fire.....							
43	Motor Union.....	26		28,520				
44	National-Ben Franklin.....			516				
45	National Fire of Hartford.....							
46	National Provincial Plate Glass.....							
47	National Surety.....							
48	National Union.....							
49	Newark.....			358	154			
50	New Jersey.....			2,632				
51	New York Plate Glass.....							
52	Niagara Fire.....			6,617	455			21,144
53	Northern Assurance.....	42						
54	Northwestern Mutual.....				133			
55	Northwestern National.....			30,035				
56	Norwich Union Fire.....	57,141		62,581	78,413		30,509	
57	Ocean Accident.....	175,512		81,809	124,746	3,478	148,495	
58	Ocean Marine.....							
59	Phoenix Insurance.....			25,979				
60	Preferred Accident.....	5,476			20,484			
61	Providence Washington.....			16,728	5,054			16,177
62	Queen of America.....			50,961	18,745			
63	Railway Passengers.....	53,503			67,513	319	92,158	
64	Ridgely Protective.....							
65	Royal Exchange.....	11,462	65,082	53,871	51,841		9,722	
66	St. Paul and Fire Marine.....			62,832				
67	Scottish Metropolitan.....	3,995		3,175	5,646		54,746	
68	Scottish Union and National.....			18,767				1,483
69	Security Mutual Casualty.....						10,269	
70	Springfield Fire and Marine.....			151				
71	Travelers Indemnity.....	40,263			104,260	33,903		
72	Travelers Insurance.....	203,658					159,376	
73	Union Assurance.....			26,005	30,550			
74	Union of Canton.....			9,591				
75	Union Marine.....							
76	United Commercial Travelers.....	22,640						
77	United States Fidelity and Guaranty.....	20,171			59,402	68,895	91,372	
78	United States Fire.....			None				
79	Westchester.....							
80	Western Casualty.....	14,243						
81	Yorkshire.....	23,349			45,521		77,300	
	Totals.....	1,119,083	201,495	1,220,189	1,095,557	234,328	1,587,045	495,718

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all Companies for Casualty Premiums—*Concluded.*

Guarantee.	Hail.	Inland Trans portation	Plate Glass.	Sickness.	Sprinkler Leakage.	Steam Boiler.	Tornado.	Other Classes.	Totals.	No.
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
21,274	82,680		1,785	25,108			1,363		18,654	1
									220,121	2
									465	3
									166	4
		32,212							32,212	5
							739		739	6
					768				768	7
59,698					312				61,323	8
		None.							312	9
	47,156								113,865	10
	154,444			633					72,400	11
		9,414							165,313	12
	108,516								71,933	13
				522					108,516	14
	108,038								67,284	15
	48,689							560	117,156	16
	105,666			83,967					48,689	17
80,113	131,377								1,229,755	18
	44,564								131,377	19
	96,434		13,749	96,025		37,264			44,564	20
		4,872					1,840		299,030	21
	8,880								106,605	22
	128,170							2,339	20,897	23
		164							40,587	24
	38,816				None		1,297		214,937	25
	420,942	44,402			20,193		18,083		131,399	26
	472,251				7,507	1,300	28,066		82,526	27
		12,367							586,835	28
							1,329		1,300	29
6,808									659,905	30
									170,576	31
									1,329	32
									6,808	33
			3,435	11,213					102,298	34
123,430	50,637		48,852	33,580					48,852	35
									668,481	36
									42,231	37
		37,415		83,613					136,413	38
44,174			8,062	None.	34,270	25,649			108,620	39
	44,994								152,405	40
									343,741	41
									44,994	42
									28,546	43
									516	44
									525	45
			15,680				525		15,680	46
105,560									105,560	47
							548		548	48
									512	49
									2,632	50
			18,641						18,641	51
				37			44		28,260	52
									79	53
									133	54
	212						400		30,647	55
			9,426	47,900					285,970	56
27,593			49,099	82,128					692,860	57
		9,637							9,637	58
									25,879	59
				4,721					30,681	60
									37,959	61
		19							69,725	62
17,558			26,518	26,305					283,874	63
									65,082	64
				6,977					133,873	65
		34,611					14,333		111,776	66
11,705				3,985					83,252	67
					1,341		1,179		22,770	68
									10,269	69
					781		2,101		3,033	70
			3,297	102,573		49,382			333,678	71
									363,034	72
		8,420							8,420	73
	26,153	54,405							137,113	74
									9,591	75
									22,640	76
252,208			9,114	16,200					517,362	77
									None	78
	108,516								108,516	79
									14,243	80
			8,391	17,899				L S 32,942	205,402	81
730,121	2,227,135	247,938	216,049	643,386	65,172	113,595	75,646	32,942	10,325,399	

L.S.—Live Stock

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TABLE—Showing the net amounts paid in Canada by all

	Companies.	Accident.	Accident and Sickness combined	Auto- mobile (including Fire Risk)	Auto- mobile (excluding Fire Risk)	Burglary	Liability	Explosion.
	<i>Canadian Companies.</i>	\$	\$	\$	\$	\$	\$	\$
1	Acadia							
2	Boiler Inspection.....							
3	*British America.....			32,781	21,612			
4	Canada Accident.....	23,824		14,787	16,460	3,282	166,628	
5	Canada Security.....							
6	Canadian Fire.....			4,997				
7	*Canadian Indemnity.....							
8	*Canadian Surety			3,629	2,530	2,952		
9	Casualty Company of Can.....							
10	Chartered Trust and Executor.....							
11	Dominion Fire.....			196				
12	Dominion Gresham.....	12,724			21,733	32,570	8,407	
13	Dominion of Can. Guar. and Acct.....	68,959		26,496	34,309	2,503		
14	*General Accident of Canada.....	22,219	40,838		69,346		47,200	
15	*General Animals.....				74			
16	Globe Indemnity.....	89,947			43,508	1,374	139,789	
17	*Guarantee Co. of North America.....							
18	Guardian Ins. Co. of Canada.....	10,180		23,460	40,505	11,129	50,403	
19	Imperial Guarantee & Acct.....	83,252		14,850	17,658		None.	
20	*London and Lancashire Gtee & Acct. Co of Canada	30,687		968	27,145		10,635	
21	Merchants Casualty		212,295					
22	Merchants' and Employers'.....	754	26,659		11,127		78,652	
23	Mount Royal.....							
24	North American Accident.....	16,541		9,857	19,114	82	167,321	
25	Protective Association of Can.....		119,437					
26	*Western Assurance.....			24,062	11,883			None.
	Totals.....	359,087	399,229	156,083	337,004	53,892	669,035	Nona.

*This Company also transacts business outside of Canada.

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Companies for Casualty losses.

Guarantee.	Hail.	Inland Trans- portation.	Plate Glass.	Sickness.	Sprinkler Leakage.	Steam Boiler.	Tornado.	Other Classes.	Totals.	No.
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
	15,532					12,572			15,532	1
	47,357	5,630							12,572	2
4,514			12,780	34,479					107,380	3
	96,461								276,754	4
	66,227								96,461	5
9,753			2,525						4,997	6
			3,897					F. None.	66,227	7
	44,044							T. None.	21,389	8
2,190			198	22,600					3,897	9
3,217			23,472	93,217					None	10
None.	29,217			20,168		2,747			44,240	11
			1,014					L.S. 28,570	100,422	12
3,845				100,494					252,173	13
21,235									231,735	14
5,052			6,774	29,636					29,658	15
3,351			4,365	68,588					378,957	16
									21,235	17
5,466			12,933	56,539					177,139	18
									192,064	19
			13,024	1,846					144,373	20
			3,905						212,295	21
			15,890	19,472					132,062	22
									3,905	23
									248,277	24
		7,197							119,437	25
									43,142	26
58,623	298,838	12,827	100,777	447,039	None.	15,319	None.	L.S. 28,570	2,936,323	

10 GEORGE V, A. 1920

TABLE.—Showing the net amounts paid in Canada

	Companies.	Accident.	Accident and Sickness combined.	Auto- mobile (including FireRisk)	Auto- mobile (excluding FireRisk)	Burglary.	Liability.	Explosion.
		\$	\$	\$	\$	\$	\$	\$
1	<i>British and Foreign Companies.</i>							
2	Etna Insurance.....			9,903				
3	Alliance Assurance.....	3,734		9,715	6,266	None.	11,908	
4	Alliance Insurance.....			None.				
5	American Alliance.....			None.				
6	American and Foreign Marine.....							
7	American Central.....							
8	American Lloyds.....							
9	American Surety.....					31		
10	British Crown.....			68,370				
11	British Traders.....			3,523	5,223			
12	Car and General.....	34		2,085	319		None.	
13	Columbia.....			23,938				
14	Connecticut Fire.....							
15	Continental Casualty.....	16,552			1,337		None.	
16	Continental Insurance.....							None.
17	Eagle Star and British Dominions.....							
18	Employers' Liability.....	41,247		33,443	84,800	591	344,294	None.
19	Excess.....							
20	Federal.....							
21	Fidelity and Casualty.....	20,245			9,334	21,043	604	
22	Fidelity-Phoenix.....							None.
23	Fireman's Fund.....			6,210				
24	General Accident, Fire and Life.....			9,912				
25	Glens Falls.....			21,674				689
26	Globe and Rutgers.....			None.	None.			145
27	Great American.....			16,768				None.
28	Hartford Fire.....			12,684				36
29	Hartford Steam Boiler.....							
30	Home Insurance.....			45,943				16
31	Insurance Co. of North America.....			17,620	5,873			91
32	Insurance Co. of State of Pa.....							
33	International Fidelity.....							
34	Law, Union and Rock.....	10,217			11,375	2,331	13,468	
35	Lloyds Plate Glass.....							
36	London Guarantee and Accident.....	78,255		24,944	43,363		156,705	
37	London and Lancashire Fire.....			18,960				
38	Loyal Protective.....		89,130					
39	Marine Insurance Co.....			48,078				
40	Maryland Assurance.....	28,155						
41	Maryland Casualty.....	834			14,621	13,958	50,674	
42	Merchants' Fire.....							
43	Motor Union.....	None.		3,902				
44	National-Ben Franklin.....			8,046				
45	National Fire of Hartford.....							
46	National Provincial Plate Glass.....							
47	National Surety.....							
48	National Union.....							
49	Newark.....			437	None.			
50	New Jersey.....			134				
51	New York Plate Glass.....							
52	Niagara Fire.....			2,742	290			175
53	Northern Assurance.....	None.						
54	Northwestern Mutual.....				None.			
55	Northwestern National.....			11,759				
56	Norwich Union Fire.....	20,914		40,422	33,256		17,257	
57	Ocean Accident.....	77,071		29,872	50,967	375	78,569	
58	Ocean Marine.....							
59	Phoenix Insurance.....			13,476				
60	Preferred Accident.....	744			6,206			
61	Providence Washington.....			20,099	3,339			None.
62	Queen of America.....			25,301	9,966			
63	Railway Passengers.....	13,704			21,439	302	45,817	
64	Ridgely Protective.....		49,853					
65	Royal Exchange.....	5,396		37,028	30,766		12,013	
66	St. Paul Fire and Marine.....			33,783				
67	Scottish Metropolitan.....	385		2,858	2,948		20,674	
68	Scottish Union and National.....			6,268				None.
69	Security Mutual Casualty.....						5,275	
70	Springfield Fire and Marine.....			None.				
71	Travelers Indemnity.....	8,551			43,672	1,379		
72	Travelers Insurance.....	36,654					64,318	
73	Union Assurance.....							
74	Union of Canton.....			10,584	14,109			
75	Union Marine.....			3,337				
76	United Commercial Travelers.....	7,046						
77	United States Fidelity and Guaranty.....	2,640			36,595	19,277	34,019	
78	United States Fire.....			None.				
79	Westchester.....							
80	Western Casualty.....	973						
81	Yorkshire.....	5,321			12,439		37,295	
	Totals.....	376,672	138,983	623,818	448,503	59,337	892,890	1,152

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by all Companies for Casualty losses—*Concluded.*

Guarantee.	Hail	Inland Trans- portation.	Plate Glass.	Sickness.	Sprinkler Leakage.	Steam Boiler.	Tornado.	Other Classes.	Totals.	No.
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
			96	14,162			3,124		13,027	1
6,792	65,267								117,940	2
									None	3
		22,001							None	4
							1,577		22,001	5
					7,168				1,577	6
									7,168	7
56,657		-263			1,462				56,738	8
									1,199	9
									68,370	10
	32,244								40,990	11
	90,132			87					92,657	12
		1,301							25,239	13
	69,010			15,682					69,010	14
									33,571	15
	91,967						None.		91,967	16
	21,876								21,876	17
35,677	91,832			45,824					677,708	18
	75,579								75,579	19
	38,149								38,149	20
			4,993	59,118		10,479			125,816	21
	76,013						None.		76,013	22
		10,008							16,218	23
	3,651								13,553	24
	84,373	None.						776	107,512	25
	21,990				None.				145	26
	281,722	28,412			8,691		2,474		41,232	27
							37,354		368,899	28
	300,898					4,000			4,000	29
		4,297			2,429		24,600		373,886	30
								289	27,881	31
2,340									289	32
									2,340	33
			4,634	12,902					54,927	34
			33,484						33,484	35
12,708	46,614			18,909					379,498	36
									18,960	37
									89,130	38
		34,728							82,006	39
				77,551					105,700	40
29,877			4,758	2,441	14,672	183			132,018	41
	19,205								19,205	42
									3,902	43
									8,046	44
							40		40	45
			9,803						9,803	46
16,259									16,259	47
							700		700	48
									437	49
									134	50
			12,929						12,929	51
				None.			14		3,221	52
									None.	53
									None.	54
	None.							185	11,944	55
			6,298	29,535					147,682	56
803			24,414	43,785					305,856	57
		23,390							23,390	58
				2,550					13,476	59
									9,500	60
									23,438	61
		None.							35,267	62
-1,178			12,762	18,533					111,379	63
				5,276					49,453	64
									90,479	65
		11,117					16,513		61,413	66
None.				683					27,548	67
						838	None.		7,106	68
									5,275	69
								100	100	70
			2,459	60,345		2,735			119,141	71
									100,972	72
		19							19	73
	27,424	90,450							142,567	74
									3,337	75
									7,046	76
91,861			4,072	8,379					196,843	77
	69,043								None	78
									69,043	79
									973	80
			4,727	9,991				L.S.	86,304	81
251,796	1,506,989	225,460	125,429	425,753	35,260	17,397	87,746	16,531	5,233,716	

TABLE-ABSTRACT OF ACCIDENT INSURANCE IN CANADA FOR THE YEAR 1919.

No.	Companies.	Premiums for the Year.	Number of Policies New and Renewed.	Amount of Policies Renewed.	Number of Policies in force at Date.	Net Amount in force at Date.	Losses incurred during the Year.	Claims Paid.	Reserve for Unsettled Claims.		No.
									Not Reinstated.	Reinstated.	
1	Alliance Assurance	\$ 23,613	.....	\$ 5,063,949	.....	\$ 4,512,840	\$ 6,254	\$ 3,734	\$ 2,575	None.	1
2	Canada Accident	57,732	.....	23,325,114	.....	14,022,605	27,863	23,824	14,491	5,000	2
3	Car and General	37,732	.....	346,750	.....	264,451	34	34	None	None.	3
4	Continental Casualty	37,975	.....	.....	.....	.....	19,348	16,552	4,789	None.	4
5	Dominion of Canada	33,712	5,943	15,685,000	4,652	9,477,700	17,741	12,724	9,443	None.	5
6	Guarantee and Accident	253,043	.....	40,609,278	.....	40,316,503	73,730	68,959	29,387	None.	6
7	Employers' Liability	129,790	.....	40,545,514	.....	34,116,751	52,022	41,247	10,750	14,750	7
8	Publicity and Casualty	85,032	4,931	35,675,320	4,118	30,408,720	38,669	24,245	24,353	None.	8
9	General Accident of Canada	48,381	4,454	12,127,957	3,171	7,973,140	17,419	22,219	2,500	None.	9
10	Globe Indemnity	190,496	40,676	59,172,550	35,230	49,850,150	79,447	89,947	21,500	None.	10
11	Guarantee Insurance Company of Canada	37,652	.....	.....	.....	.....	12,225	10,180	3,515	500	11
12	Imperial Guarantee and Accident	150,945	15,488	25,403,820	9,748	19,183,919	78,214	83,252	13,256	13,000	12
13	Law Union and Rock	27,650	.....	5,202,686	.....	6,191,226	11,360	10,217	2,402	4,063	13
14	London Guarantee and Accident	113,643	.....	23,061,352	.....	18,883,500	74,310	76,255	18,205	None.	14
15	London and Lancashire Guarantee and Accident	102,437	9,075	26,392,196	7,098	21,199,646	41,319	30,687	18,628	None.	15
16	Maryland Assurance	68,792	5,830	18,545,021	4,717	15,439,701	23,522	28,155	10,392	None.	16
17	Maryland Casualty	225	.....	.....	.....	.....	315	831	None.	None.	17
18	Merchants' and Employers'	3,284	403	1,790,984	288	1,110,450	754	754	None.	None.	18
19	Motor Union	26	8	20,000	5	12,500	None	None	None.	None.	19
20	North American Accident	47,363	4,425	15,594,667	3,376	9,104,703	20,976	16,541	3,562	2,600	20
21	Northern Assurance	42	.....	.....	.....	.....	None	None	None.	None.	21
22	Norwich Union Fire	57,141	.....	17,501,108	.....	11,175,904	22,342	20,914	4,000	1,000	22
23	Ocean Accident and Guarantee	175,512	.....	36,501,981	.....	27,119,897	73,940	77,071	21,000	None.	23
24	Preferred Accident	5,476	.....	2,379,750	2,824	7,733,575	1,094	744	350	None.	24
25	Railway Passengers	53,203	3,838	11,504,075	734	1,588,965	5,705	13,704	4,075	None.	25
26	Royal Exchange	11,462	927	2,952,465	734	1,358,965	5,705	5,396	1,008	None.	26
27	Scottish Metropolitan	3,995	515	1,677,750	439	1,404,034	445	385	60	None.	27
28	Travelers Indemnity	40,293	4,650	13,312,058	2,280	8,678,769	10,318	8,551	2,970	None.	28
29	Travelers Insurance	203,658	26,433	105,091,664	7,665	50,075,032	36,219	36,451	19,016	None.	29
30	United Commercial Travelers	22,640	795	3,975,000	2,243	11,215,000	7,084	7,040	819	None.	30
31	United States Fidelity and Guaranty	20,171	.....	9,071,850	.....	8,417,850	1,920	2,640	440	None.	31
32	Western Casualty	14,243	.....	.....	.....	.....	1,400	973	427	None.	32
33	Yorkshire	23,349	1,728	4,774,369	1,397	4,221,129	10,614	5,321	6,763	None.	33
Totals		2,044,083	.....	.....	.....	.....	779,972	733,759	251,346	40,913	.....

ABSTRACT OF COMBINED PERSONAL ACCIDENT AND SICKNESS INSURANCE IN CANADA FOR THE YEAR 1919.

1	General Accident of Canada...	78,165	7,433	1,687,700	697	375,606	37,338	40,838	6,009	None.
2	Loyal Protective	136,413	2,532	8,164,809	7,662	14,443,650	80,413	80,130	17,761	520
3	Merchants' Casualty	441,023	18,144	2,816	32,097	1,105,740	169,859	212,295	33,114	930
4	Merchants' and Employers'	45,583	2,451	1,225,500	2,816	1,105,740	21,203	29,659	3,457	389
5	Protective Association.....	182,905	13,406	.....	13,466	7,337,540	106,711	119,437	16,323	None.
6	Ridgely Protective.....	65,082	3,443	.....	3,443	.....	35,128	49,853	6,275	None.
Totals.....		950,071	47,519	.....	60,181	.....	350,712	533,212	82,963	1,820

10 GEORGE V, A. 1920

TABLE—ABSTRACT OF AUTOMOBILE (EXCLUDING FIRE RISK) INSURANCE IN CANADA FOR THE YEAR 1919.

No.	Companies.	Premiums for the Year.	Number of Policies New and Renewed.	Amount of Policies Renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	Reserve for Unsettled Claims.		No.
									Not resisted.	Resisted.	
1	Alliance Assurance	\$ 16,588		\$ 4,731,000		\$ 3,629,000	\$ 15,471	\$	\$ 10,425	\$	1
2	British America	36,071					22,562	21,012	6,000	None.	2
3	British Traders	15,324		1,608,905		1,375,900	6,628	5,223	1,405	None.	3
4	Canada Accident	49,189		10,285,000		7,307,300	18,438	16,400	5,737	None.	4
5	Canadian Surety	14,743		4,634,525		2,565,803	4,299	2,530	2,015	None.	5
6	Car and General	1,303	79	700,000		25	694	319	375	None.	6
7	Continental Casualty	9,353					1,104	1,537	350	None.	7
8	Dominion Gresham	43,515	1,252		757		21,783	21,783	7,572	None.	8
9	Employers' Liability	95,703	2,822		1,928		31,388	31,399	3,887	None.	9
10	Fidelity and Casualty	219,897	721	43,655,000		30,111,500	10,800	84,800	16,120	18,880	10
11	General Accident of Canada	29,347	5,817	33,250,000	456	3,988,400	12,723	9,334	7,777	None.	11
12	General Animals	146,539	175		4,387	22,339,140	89,347	69,346	42,000	None.	12
13	Globe and Rutgers	837		310	156		74	74	None.	None.	13
14	Globe Indemnity	113,406	6,976	7,311,850	4,425	4,432,150	46,508	43,508	13,500	None.	14
15	Guardian Insurance Co. of Canada	83,949	709	6,665,000	669	6,485,000	43,336	40,505	21,416	None.	15
16	Imperial Guarantee and Accident	41,954		104,500		77,600	15,238	17,658	3,330	None.	16
17	Insurance Co. of North America	4,792	637		230		6,270	5,873	397	None.	17
18	Law Union and Rock	26,075		24,840,000		17,500,000	15,408	11,375	4,033	None.	18
19	London Guarantee and Accident	116,980	2,001		1,416		43,363	43,363	20,012	None.	19
20	Maryland and Lancashire Guarantee and Accident	73,021	959	4,806,300	746	3,741,300	52,500	27,145	7,961	430	20
21	Merchants' and Employers'	43,011	628	6,280,000	364	3,640,000	13,172	14,021	5,035	None.	21
22	Newark	31,217		24,000		20,000	11,780	11,127	2,419	1,975	22
23	Niagara	455		20,380		17,380	None.	None.	70	None.	23
24	North American Accident	45,258	514	5,418,333	510	5,308,333	360	290	None.	None.	24
25	Northwestern Mutual	133					19,114	19,114	6,000	None.	25
26	Norwich Union	78,413		17,272,500		11,844,750	None.	None.	11,500	4,500	26
27	Ocean Accident	124,746		31,397,211		24,870,691	37,688	33,256	27,000	None.	27
28	Preferred Accident	20,484		2,250,000		1,530,000	67,707	50,967	1,500	None.	28
29	Providence Washington	5,054		75,000		59,900	7,705	6,206	1,500	None.	29
30	Queen	18,745		650,000		425,000	3,408	3,339	809	None.	30
31	Railway Passengers	67,513	1,713	17,130,000	1,349	13,490,000	12,391	9,966	3,325	None.	31
32	Royal Exchange	51,841	1,052	10,520,000	873	4,800,000	29,979	21,439	13,235	None.	32
33	Scottish Metropolitan	5,646			97		32,754	30,706	5,301	None.	33
34	Travelers' Metropolitan of Hartford	104,290	3,331		1,364		2,308	2,948	550	None.	34
35	Union of Canton	30,550		2,413,400		1,715,100	83,384	43,672	102,763	None.	35
36	United States Fidelity and Guaranty	59,402		2,999,500		2,288,375	15,889	14,109	1,780	None.	36
37	Western Assurance	30,854					40,049	39,505	9,335	None.	37
38	Yorkshire	45,621		1,230,000	686	636,000	19,383	11,883	7,500	None.	38
39	Totals	1,901,704	1,230				24,471	12,439	17,032	None.	39
40							954,136	785,507	348,459	25,895	40

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ABSTRACT OF BURGLARY INSURANCE IN CANADA FOR THE YEAR 1919.

1	Alliance Assurance	478	112,000	94,500	100	None	100	None	1
2	American Surety	1,625	506,791	379,207	357	81	275	None	2
3	Canadian Accident	4,616	695,168	405,171	2,012	3,282	80	None	3
4	Canadian Surety	10,669	710	622,737	3,752	2,952	1,223	None	4
5	Canadian Gresham	50,600	4,474	1,698,228	3,963	31,046	8,110	None	5
6	Dominion of Canada Guarantee and Accident	6,198	6,299,460	728,066	2,303	2,503	1,300	None	6
7	Dominion of Canada Guarantee	3,993	1,160,270	509,383	591	591	None	None	7
8	Employers' Liability	31,338	854,283	4,000,970	25,277	21,013	6,213	None	8
9	Fidelity and Casualty	4,331	4,077,425	422,000	2,061	1,374	657	None	9
10	Globe Indemnity	11,210	338	685,250	1,089	11,129	3,153	None	10
11	Guardian Insurance Co. of Canada	3,352	577,649	182,207	2,120	2,331	914	None	11
12	Law Union and Rock	281	24,168,750	36,335,990	14,965	13,958	3,064	None	12
13	Maryland Casualty	86,807	1,800	130,250	82	82	None	None	13
14	North American Accident	400	115	528,463	725	303	500	None	14
15	Ocean Accident and Guarantee	3,419	675,268	661,200	2,331	1,379	1,032	None	15
16	Railway Passengers	33,903	43	35	2,331	1,379	1,032	None	16
17	Travelers Indemnity of Hartford	68,855	1,682	1,331	15,377	19,277	900	None	17
18	United States Fidelity and Guaranty	321,862	19,808,676	20,176,676	116,841	113,229	27,591	156	18
Totals									156

ABSTRACT OF LIABILITY INSURANCE IN CANADA FOR THE YEAR 1919.

1	Alliance Assurance.....	29,491	2,345,000	2,244,000	16,637	11,908	5,534	None.
2	Canada Accident.....	290,892	2,945,000	2,055,000	122,731	166,628	30,858	8,150
3	Car and General.....	1,114	90,000	10,000	None.	None.	None.	None.
4	Continental Casualty.....	19,131	236		None.	None.	None.	None.
5	Dominion Freshman.....	19,183			10,334	8,407	3,240	None.
6	Employers' Liability.....	532,829	181		386,389	344,291	140,615	69,385
7	Fidelity and Casualty.....	5,825	212		2,717,500	1,329	850	None.
8	General Accident of Canada.....	81,399	886		40,390	47,200	25,000	None.
9	Globe Indemnity.....	210,321	610		132,422	139,789	40,570	None.
10	Guardian Assurance Co. of Canada.....	51,870			41,562	50,403	11,277	None.
11	Imperial Union and Accident.....	2,006	26		None.	None.	None.	None.
12	Law Union and Rock.....	30,543			3,548	13,468	19,000	None.
13	London and Lancashire and Accident.....	192,119			99,950	156,705	142,805	None.
14	London and Lancashire Guarantee and Accident.....	24,439	504		9,038	10,635	4,614	200
15	Marine Insurance Co. of Canada.....	101,933	322		46,202	50,674	39,507	None.
16	Merchants' and Employers'.....	96,811	798		71,925	78,652	29,174	3,225
17	North American Accident.....	234,182	447		188,934	167,321	110,128	None.
18	Norwich Union Fire.....	30,509			15,245	17,257	8,411	None.
19	Ocean Accident and Guarantee.....	148,495			74,500	78,569	73,000	1,580
20	Railway Passengers.....	92,158	862		37,292	45,817	37,270	None.
21	Royal Exchanges.....	9,722	111		10,538	12,013	7,305	None.
22	Scottish Metropolitan.....	54,716	101		33,550	20,674	12,876	None.
23	Security Mutual Casualty.....	10,269			5,623	5,275	3,296	None.
24	Travelers' Insurance of Hartford.....	159,376	732		57,534	64,318	59,531	None.
25	United States Fidelity and Guaranty.....	91,372	1,247		32,564	34,019	18,495	None.
26	Yorkshire.....	77,300	191		35,928	37,295	23,633	None.
Totals.....		2,540,118			1,460,649	1,561,925	847,037	82,549

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GUARANTEE COMPANY OF NORTH AMERICA.

15	London and Lancashire Guarantee and Accident.....	50,710	1,644	9,272,857	1,139	6,391,920	12,951	5,466	8,884	None.
16	Maryland Casualty.....	44,174	379	3,925,600	250	3,812,317	38,996	29,577	18,786	None.
17	National Surety Co.....	105,560	1,561	21,279,356	1,196	17,374,378	21,636	16,259	16,329	None.
18	Ocean Accident and Guarantee.....	27,533		8,645,304		6,113,953	1,273	803	1,470	None.
19	Railway Passengers.....	17,558	438	4,430,039	438	3,048,953	-3,678	-1,178	650	None.
20	Scottish Metropolitan.....	11,705	36	3,824,448	32	3,776,950	None.	None.	None.	3,000
21	United States Fidelity and Guaranty.....	252,208		23,848,041		18,514,227	100,208	91,861	70,902	None.
	Totals.....	1,138,882					268,840	310,419	194,819	43,512

1	In Canada.....	107,450		51,462,528		38,488,852	19,476	21,235	6,450	10,000
2	In other Countries.....	233,014		131,313,863		99,774,096	85,364	46,721	64,301	2,000
	Totals.....	340,464		185,775,391		139,263,458	104,840	67,956	70,751	12,000

ABSTRACT OF HAIL INSURANCE IN CANADA FOR THE YEAR 1919.

1	Acadia Fire.....	23,981		1,720,810	None.	None.	15,532	None.	None.	None.
2	Alliance Assurance.....	82,680		1,519,866	None.	None.	65,267	None.	None.	None.
3	British America.....	64,684		1,314,819	None.	None.	47,357	None.	None.	None.
4	British Crown.....	2,851		None.	None.	None.	None.	None.	None.	None.
5	British Traders.....	47,156		867,130	None.	None.	32,244	None.	550	250
6	Canada Security.....	171,175		2,640,188	None.	None.	96,794	96,461	None.	None.
7	Canadian Indemnity.....	140,214	1,838	2,687,521	None.	None.	66,227	66,227	None.	None.
8	Car and General.....	151,444		2,309,663	None.	None.	90,132	90,132	None.	None.
9	Connecticut Fire.....	108,516		4,974,720	None.	None.	69,077	69,077	75	None.
10	Continental Insurance.....	108,038		2,146,486	None.	None.	91,967	91,967	None.	None.
11	Dominion Fire.....	46,335		1,214,127	None.	None.	44,044	44,044	None.	None.
12	Eagle Star and British Dominions.....	48,089		82,421,344	None.	None.	21,876	21,876	None.	None.
13	Employers Liability.....	105,666		3,771,316	None.	None.	91,832	91,832	None.	None.
14	Excess.....	131,377	1,613	2,292,887	None.	None.	75,579	75,579	None.	None.
15	Federal.....	44,564		750,241	None.	None.	38,149	38,149	None.	None.
16	Fidelity Phenix.....	96,134		1,100,913	None.	None.	76,013	76,013	85	None.
17	General Accident of Canada.....	36,401	569	782,618	None.	None.	29,302	29,317	None.	None.
18	General Accident Fire and Life.....	8,880		151,478	None.	None.	3,651	3,651	39	None.
19	Gleason Falls.....	128,170			None.	None.	84,373	84,373	1,200	None.
20	Great American.....	38,816		377,546	None.	None.	19,204	21,999	None.	None.
21	Hartford Fire.....	429,912		6,902,308	None.	None.	281,791	281,722	69	None.
22	Home Insurance.....	472,251	5,113	7,163,299	None.	None.	309,898	309,898	538	None.
23	London Guarantee and Accident.....	50,637		985,313	None.	None.	46,614	46,614	None.	None.
24	Merchants Fire.....	44,994		889,792	None.	None.	19,205	19,205	None.	None.
25	Northwestern National.....	212		624,235	None.	None.	27,424	27,424	None.	None.
26	Union of Canton.....	108,516		3,626,151	None.	None.	69,118	69,043	75	None.
27	Westchester.....				None.	None.			2,631	250
	Totals.....	2,712,776					1,805,827			

TABLE-ABSTRACT OF INLAND TRANSPORTATION INSURANCE IN CANADA FOR THE YEAR 1919.

No.	Companies.	Premiums for the Year.	Number of Policies New and Renewed.	Amount of Policies New and Renewed.	Number of Policies at Date.	Net Amount in force at Date.	Losses incurred during the Year.	Claims Paid.		Reserve for Unsettled Claims.		0.
								Not resisted.	Resisted.	Not resisted.	Resisted.	
		\$		\$		\$	\$	\$	\$			
1	American and Foreign Marine.....	32,212	.....	233,954,799	.....	64,930	22,001	22,001	None.	None.	None.	1
2	British America.....	15,735	.....	.....	.....	.....	5,630	5,630	None.	None.	None.	2
3	British and Foreign Marine.....	None.	.....	.....	.....	.....	-263	-263	None.	None.	None.	3
4	Columbia.....	9,414	.....	36,728,652	.....	123,070	1,301	1,301	None.	1,500	None.	4
5	Fireman's Fund.....	4,572	.....	988,204	.....	216,650	7,573	10,008	None.	121	None.	5
6	Globe and Rutgers.....	15,164	.....	7,800	.....	7,800	None.	None.	None.	742	None.	6
7	Hartford Fire.....	44,407	.....	100,480	.....	25,330	26,992	28,412	None.	250	None.	7
8	Insurance Co. of North America.....	12,327	.....	915,520	.....	162,381	4,319	4,297	None.	None.	None.	8
9	Marine.....	37,415	.....	149,958,659	.....	None.	34,728	34,728	None.	None.	None.	9
10	Ocean Marine.....	9,100	.....	69,741,522	.....	None.	23,390	23,390	None.	None.	None.	10
11	Queen of America.....	34,611	.....	112,192,312	.....	None.	None.	None.	None.	None.	None.	11
12	St. Paul Fire and Marine.....	8,130	.....	175,350	.....	2,434,567	11,887	11,117	None.	2,347	None.	12
13	Union Assurance Society.....	54,405	.....	20,081,381	.....	75,000	114,093	90,450	None.	24,453	None.	13
14	Union of Canton.....	24,872	.....	34,157,383	.....	3,545,234	7,460	7,197	None.	263	None.	14
15	Western.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	15
	Totals.....	288,545	.....	.....	.....	.....	261,349	238,287	.....	29,676	None.	

ABSTRACT OF LIVE STOCK INSURANCE IN CANADA FOR THE YEAR 1919.

1	General Animals.....	65,657	2,822	1,820,547	1,731	951,600	28,774	28,570	3,989	175
2	Yorkshire.....	32,012	744	725,859	506	339,357	14,603	16,531	1,355	None.
	Totals.....	98,599	3,506	2,546,406	2,237	1,291,047	43,377	45,101	5,344	175

ABSTRACT OF PLATE GLASS INSURANCE IN CANADA FOR THE YEAR 1919.

1	Alliance Assurance.....	1,785	.....	.....	.....	.....	246	96	150	None.
2	Canada Accident.....	16,550	.....	.....	.....	.....	12,571	12,780	1,830	None.
3	Canadian Surety.....	4,389	342	.....	522	.....	2,951	2,525	355	None.
4	Casualty Company of Canada.....	8,317	.....	.....	.....	.....	6,440	3,897	3,200	None.
5	Casualty Company of Canada.....	1,697	100	.....	134	.....	198	198	None.	None.
6	Dominion of Canada Guarantee and Accident.....	30,795	.....	.....	.....	.....	23,657	23,472	3,697	None.
7	Fidelity and Casualty.....	13,749	1,049	570,229	933	750,219	4,993	4,341	1,341	None.
8	General Animals.....	8,413	457	412	1,355	1,014	342	None.
9	Guardian Insurance Co. of Canada.....	11,915	7,440	6,774	1,318	None.

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ABSTRACT OF SICKNESS INSURANCE IN CANADA FOR THE YEAR 1919.

10	Imperial Guarantee and Accident.....	5,849	330	399	4,555	4,365	575	None.	10
11	Law Union and Rock.....	3,435	308	582	4,634	4,634	None.	None.	11
12	Lloyds Plate Glass.....	48,862	1,377	1,592	35,984	33,484	6,500	None.	12
13	London and Lancashire Guarantee and Accident.....	18,839	421	1,592	14,397	12,933	2,864	None.	13
14	Maryland Casualty.....	8,062	1,900	1,627	4,416	4,758	774	None.	14
15	Merchants' and Employers.....	13,691	1,900	1,627	13,591	13,024	1,782	None.	15
16	Mount Royal.....	16,789	1,250	1,592	10,496	9,803	7,092	None.	16
17	National Provincial Plate Glass.....	15,050	1,250	1,592	10,679	9,803	1,907	None.	17
18	New York Plate Glass.....	13,641	1,250	1,592	13,420	12,929	4,204	None.	18
19	North American Accident.....	23,319	1,250	1,592	15,677	15,890	2,311	None.	19
20	Norwich Union Fire.....	9,126	1,250	1,592	6,687	6,298	2,000	None.	20
21	Ocean Accident and Guarantee.....	49,099	1,194	1,257	27,905	24,414	4,000	None.	21
22	Railway Passengers.....	26,518	366	280	13,876	12,762	4,272	None.	22
23	Travelers Indemnity of Hartford.....	3,297	366	280	2,313	2,439	318	None.	23
24	United States Fidelity and Guaranty.....	9,114	484	395	4,252	4,072	980	None.	24
25	Yorkshire.....	8,391	484	395	5,065	4,727	938	None.	25
	Totals.....	375,473			248,446	226,206	45,728	None.	

1	Alliance Assurance.....	25,108			16,647	14,162	3,857	None.	1
2	Canada Accident.....	36,723			29,619	34,479	5,765	None.	2
3	Car and General.....	633			163	87	106	None.	3
4	Continental Casualty.....	522			14,712	15,082	1,552	None.	4
5	Dominion Gresham.....	31,429	3,496	2,464	17,527	22,600	1,927	None.	5
6	Dominion of Canada Guarantee and Accident.....	162,998			87,023	93,217	21,647	None.	6
7	Employers' Liability.....	83,907			42,445	45,824	13,040	None.	7
8	Fidelity and Casualty.....	96,025	3,495	3,265	53,012	59,118	17,660	None.	8
9	General Accident of Canada.....	30,078	478	1,703	17,608	20,108	5,000	None.	9
10	Globe Indemnity.....	137,295	26,285	21,819	82,904	100,494	16,000	None.	10
11	Guarantia Insurance of Canada.....	38,809			32,126	29,636	9,584	None.	11
12	Imperial Guarantee and Accident.....	116,272	13,632	7,690	65,225	68,588	11,686	None.	12
13	Law Union and Rock.....	11,213			13,728	12,902	2,382	None.	13
14	London and Lancashire Guarantee and Accident.....	80,950	7,418	6,174	57,999	59,539	17,796	None.	14
15	London Guarantee and Accident.....	33,580			17,954	18,909	5,405	None.	15
16	Maryland Assurance.....	83,033	5,650	3,927	64,284	77,551	14,213	None.	16
17	Maryland Casualty.....	None			—145	2,441	389	None.	17
18	Merchants' and Employers.....	3,017	289	181	1,773	1,846	None	None.	18
19	Northern Assurance.....	30,903	2,763	1,979	18,002	19,472	3,171	None.	19
20	Norwich Union Fire.....	47,000			25,402	29,535	6,000	None.	20
21	Ocean Accident and Guarantee.....	82,128			21,785	43,785	13,000	None.	21
22	Preferred Accident.....	4,721			3,200	2,550	650	None.	22
23	Railway Passengers.....	26,305			16,213	18,533	2,400	None.	23
24	Royal Exchange.....	6,977	528	480	6,331	6,276	1,260	None.	24
25	Scottish Metropolitan.....	3,985	446	310	1,713	683	1,030	None.	25
26	Travelers Indemnity of Hartford.....	102,573	7,617	4,147	55,472	60,345	8,875	None.	26
27	United States Fidelity and Guaranty.....	16,209			9,709	8,379	2,439	None.	27
28	Yorkshire.....	17,890	1,602	1,317	13,985	9,991	5,494	None.	28
29	Totals.....	1,311,890			785,656	872,792	192,379	None.	29

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TABLE—ABSTRACT of Accident, Guarantee, Plate Glass, Sickness, etc., business transacted by Companies which transact more than one class of business of casualty insurance.

THE DOMINION GRESHAM GUARANTEE AND CASUALTY COMPANY.

Nature of Business	Net Cash received for Premiums.	Number of Policies, new and renewed.	Amount of Policies, new and renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	Reserve for Unsettled Claims		Remarks.
								Not Resisted.	Resisted.	
	\$		\$		\$	\$	\$	\$	\$	
Accident.....	33,712	5,933	15,085,000	4,652	9,477,700	17,741	12,721	9,443	None.	
Automobile (excluding Fire Risk).....	43,515	1,252	.....	757	.....	21,745	21,733	7,572	None.	Total business December 31, 1919.
Burglary.....	50,600	4,474	6,290,400	3,903	5,421,300	31,040	32,570	8,110	None.	
Liability.....	21,183	236	.....	181	.....	10,333	8,407	3,240	None.	
Guarantee.....	6,410	372	1,987,261	180	1,601,144	1,131	2,190	None.	None.	
Plate Glass.....	1,597	160	.....	134	.....	198	198	None.	None.	
Sickness.....	31,429	3,496	.....	2,464	.....	17,527	22,600	1,927	None.	
Totals.....	188,476	15,933	.....	12,331	.....	105,782	100,422	30,292	None.	

THE GENERAL ANIMALS INSURANCE COMPANY OF CANADA

Automobile (excluding Fire Risk)—In Canada.....	837	175	.....	156	.....	74	74	None.	None	Total business December 31, 1901.
Live Stock—In Canada.....	65,657	2,822	1,820,517	1,731	951,600	28,774	28,570	3,980	None.	
Live Stock—In other Countries.....	291	31	27,528	6	1,050	None.	None.	None.	None.	
Plate Glass—In Canada.....	8,413	457	.....	412	.....	1,355	1,014	342	None.	
Totals.....	75,198	3,515	.....	2,305	.....	30,203	29,658	4,331	175	

MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT COMPANY

Accident.....	3,284	403	1,790,984	288	1,140,450	754	754	None.	None.	Total business December 31, 1919.
Accident and Sickness Combined.....	45,583	2,451	1,225,500	2,816	1,105,740	21,263	26,659	3,457	380	
Automobile (excluding Fire Risk).....	31,217	628	6,280,000	364	3,640,000	11,780	11,127	2,419	1,975	
Liability.....	96,811	798	.....	662	.....	74,025	78,652	20,174	3,225	
Plate Glass.....	13,601	1,900	.....	1,027	.....	13,021	13,024	1,782	None.	
Sickness.....	3,047	289	.....	181	.....	1,773	1,846	None.	None.	
Totals.....	193,543	6,520	.....	5,038	.....	123,186	132,062	27,832	5,580	

SESSIONAL PAPER No. 8

AMERICAN SURETY COMPANY OF NEW YORK

Burglary.....	1,625	116	506,791	88	379,207	357	81	275	None	In Canada, De- cember 31, 1919.
Guarantee.....	59,698	6,387	8,981,363	6,910	3,823,212	32,194	56,657	4,076	2,500	
Totals.....	61,323	6,503	9,488,154	6,998	4,202,419	32,551	56,738	4,351	2,500	

THE BRITISH AND FOREIGN MARINE INSURANCE COMPANY LIMITED

Inland Transportation	None.	312	.....	.....	.....	—	263	None.	None.	In Canada, De- cember 31, 1919.
Sprinkler Leakage.....	.....	.....	58,500	9	55,500	1,462	1,462	None.	None.	
Totals.....	312	.....	.....	.....	.....	1,462	1,462	None.	None.	

CONTINENTAL CASUALTY COMPANY

Accident.....	37,975	.....	.....	.....	.....	10,348	10,552	4,789	None.	In Canada, De- cember 31, 1919.
Automobile (excluding Fire Risk).....	9,353	.....	.....	.....	.....	1,194	1,337	350	None.	
Liability.....	19,434	.....	.....	.....	.....	None.	None.	None.	None.	
Sickness.....	522	.....	.....	.....	.....	11,742	15,082	1,552	None.	
Totals.....	67,284	.....	.....	.....	.....	35,284	33,571	6,691	None.	

THE FIDELITY AND CASUALTY COMPANY OF NEW YORK

Accident.....	85,682	4,954	35,675,520	4,118	30,468,720	38,669	20,215	24,353	None.	In Canada, De- cember 31, 1919.
Automobile (excluding Fire Risk).....	29,347	721	6,406,400	456	3,988,400	12,723	9,334	7,777	110	
Burglary.....	31,388	2,266	4,677,425	2,013	4,090,970	25,277	21,643	6,213	136	
Liability.....	5,625	212	2,717,500	209	2,752,560	1,329	604	850	None.	
Plate Glass.....	13,749	1,049	570,229	933	750,219	4,631	4,903	1,341	None.	
Sickness.....	96,025	3,905	.....	3,265	.....	53,042	59,118	17,690	None.	
Steam Boiler.....	37,264	359	4,542,500	604	8,407,320	3,395	10,479	1,603	11,767	
Totals.....	299,030	13,466	.....	11,598	.....	139,066	125,816	59,797	12,633	

MARYLAND ASSURANCE COMPANY

Accident.....	68,792	5,850	18,545,021	4,717	15,439,701	23,522	28,155	10,392	None	In Canada, De- cember 31, 1919.
Sickness.....	83,913	5,050	.....	3,927	.....	64,254	77,551	14,213	None.	
Totals.....	152,465	10,900	.....	8,644	.....	87,806	105,706	24,605	None.	

ABSTRACT of Accident, Guarantee, Plate Glass, Sickness, etc. business transacted by Companies which transact more than one class of business of casualty insurance—*Concluded*.

MARYLAND CASUALTY COMPANY

Nature of Business.	Net cash received for Premiums.	Number of Policies, new and renewed.	Amount of Policies, new and renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the year.	Claims Paid.	Reserve for Unsettled Claims.		Remarks.
								Not Registered.	Registered.	
Accident.....	\$ —	225				\$	\$	\$	\$	
Automobile (excluding Fire Risk).....	43,011	950	4,806,300		3,741,300	315	834	None.	None.	
Burglary.....	86,867	1,800	24,168,750	746	36,315,000	13,172	14,621	5,035	None.	
Liability.....	101,933	355	2,183,745	1,608	2,067,715	46,202	13,358	3,064	None.	
Guarantee.....	44,174	370	3,925,000	27	3,812,317	38,396	30,674	36,567	None.	
Plate Glass.....	8,062	421		567		4,416	29,877	18,786	None.	
Sickness.....	None.					—	4,768	774	None.	
Sprinkler Leakage.....	34,270	674	6,397,140	1,097	11,350,885	145	2,441	389	None.	
Steam Boiler and Fly wheel.....	25,649	227	1,976,000	414	4,678,000	183	14,572	17,364	None.	
Totals.....	343,741					149,599	132,018	84,909	None.	

THE PREFERRED ACCIDENT INSURANCE COMPANY OF NEW YORK.

Accident.....	5,476		2,379,750		1,961,000	1,094	744	350	None.	
Automobile (excluding Fire Risk).....	29,484		2,250,000		1,530,000	7,705	6,296	1,500	None.	
Sickness.....	4,721					3,200	2,550	650	None.	In Canada, December 31, 1919.
Totals.....	30,681					11,999	9,500	2,500	None.	

RAILWAY PASSENGERS ASSURANCE COMPANY.

Accident.....	53,503	3,838	11,594,075	2,824	7,733,575	13,059	13,704	4,675	None.	
Automobile (excluding Fire Risk).....	67,513	1,713	17,130,000	1,349	13,490,000	29,979	21,439	13,235	None.	
Burglary.....	76,319	43	76,700	35	66,200	53	302	50	None.	
Liability.....	92,158	802		725		37,292	45,817	37,270	None.	
Guarantee.....	17,558	438	4,310,039	438	3,048,953	—	1,178	650	None.	
Plate Glass.....	26,518	1,191		1,257		13,876	12,762	4,272	None.	
Sickness.....	26,305					16,213	18,533	2,900	None.	
Totals.....	283,871					100,794	111,379	63,052	3,000	In Canada, December 31, 1919.

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TRAVELERS INDEMNITY COMPANY, HARTFORD, CONN.

Accident Automobile (excluding Fire Risk).....	40,203	4,650	13,312,058	2,280	8,678,769	10,318	8,551	2,970	None.	In Canada, December 31, 1919.
Burglary.....	104,260	3,331	.....	1,384	.....	82,384	43,672	102,763	None.	
Plate Glass.....	33,003	1,662	.....	1,331	.....	2,331	1,379	1,062	None.	
Sickness.....	3,297	1,366	.....	280	.....	2,313	2,439	318	None.	
Steam Boiler and Fly Wheel.....	102,573	7,647	.....	4,147	.....	63,472	60,343	8,873	None.	
Totals.....	49,382	549	8,396,000	225	11,125,700	2,923	2,735	450	None.	
	333,678	18,205	.....	9,027	.....	150,741	119,141	116,408	None.	

TRAVELERS INSURANCE COMPANY, HARTFORD, CONN.

Accident Automobile (excluding Fire Risk).....	203,658	26,433	105,001,664	7,965	50,075,032	36,219	36,554	19,016	None.	In Canada, De- cember 31, 1919.
Burglary.....	159,376	1,247	.....	732	.....	57,524	61,318	59,584	None.	
Plate Glass.....	363,024	27,680	.....	8,637	.....	93,743	100,372	78,550	None.	
Totals.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

UNITED STATES FIDELITY AND GUARANTY COMPANY.

Accident Automobile (excluding Fire Risk).....	20,171	.....	9,071,850	.....	8,177,850	1,936	2,640	440	None.	In Canada, December 31, 1919.
Burglary.....	59,402	.....	2,999,500	.....	2,288,375	40,049	36,595	9,335	None.	
Plate Glass.....	68,895	.....	19,808,676	.....	20,176,670	13,377	19,277	900	None.	
Sickness.....	91,372	.....	2,813,625	.....	2,737,125	33,604	31,019	18,465	None.	
Guarantee.....	252,208	.....	23,848,041	.....	18,544,227	100,208	91,861	76,362	None.	
Plate Glass.....	9,114	.....	.....	.....	4,252	4,072	980	.....	None.	
Totals.....	16,200	.....	.....	.....	.....	9,709	8,379	2,450	None.	
	517,362	.....	.....	.....	.....	204,089	196,843	103,512	None.	

10 GEORGE V, A. 1920

CASUALTY INSURANCE IN CANADA, 1919.

(Including business of Provincial licensees.)

NET PREMIUMS RECEIVED.

	Class of business.	Dominion Licensees.	Provincial Licensees.				Grand Totals.
			(a) Prov. Cos. within provinces by which they are incorp.	(b) Prov. Cos. within prov. other than those by which they are incorp.	(c) British and Foreign.	Total Provincial Licensees.	
		\$	\$	\$	\$	\$	\$
1	Accident	2,044,083	7,259	865		8,124	2,052,207
2	Accident and Sickness combined	959,071	124,434	78,330		202,764	1,152,835
	" (Fraternal)		86,452	80,241	28,618	195,311	195,311
3	Automobile (including Fire Risk)	1,524,279	26,748	9,567		36,315	1,560,594
4	Automobile (excluding Fire Risk)	1,901,704	30,148	8,018		38,166	1,939,870
5	Burglary	321,862	9,317			9,317	331,179
6	Liability	2,540,148	110,885			110,885	2,651,033
7	Explosion	514,808					514,808
8	Forgery	None					None
9	Funeral		306,364			306,364	306,364
10	Funeral (Fraternal)		34,915			34,915	34,915
11	Guarantee	1,138,882	36,161	2,093		38,254	1,177,136
12	Hail	2,712,776	226,079	187,025		413,104	3,123,029
13	Inland Transportation	288,545	106			106	288,651
14	Live Stock	98,599	11,181	9,882		21,063	119,662
15	Plate Glass	375,473	78,972	1,513		80,485	455,958
16	Sickness	1,311,890	3,923			3,923	1,315,813
	" (Fraternal)		726,288	808	2,176	729,272	729,272
17	Sickness and Funeral combined (Fraternal)		434,632	171,596		606,228	606,228
18	Sprinkler Leakage	65,172					65,172
19	Steam Boiler	286,448					286,448
20	Title	None					None
21	Tornado	75,646					75,646
22	Weather		52,699			52,699	52,699
	Totals	16,150,386	2,306,563	549,938	30,794	2,887,295	19,037,681

NET LOSSES PAID.

1	Accident	735,759	818	423		1,241	737,000
2	Accident and Sickness combined	538,212	37,624	20,880		58,504	596,716
	" (Fraternal)		73,845	83,613	24,717	182,175	182,175
3	Automobile (including Fire Risk)	779,901	10,238	4,334		14,572	794,473
4	Automobile (excluding Fire Risk)	785,507	10,769	2,051		12,820	798,327
5	Burglary	113,229	6,746			6,746	119,975
6	Liability	1,561,925	84,485			84,485	1,646,410
7	Explosion	1,152					1,152
8	Forgery	None					None
9	Funeral		9,295			9,295	9,295
	Funeral (Fraternal)		47,697	9,638		57,335	57,335
10	Guarantee	310,419	3,433	3,382		6,815	317,234
11	Hail	1,805,827	92,378	191,952		284,330	2,090,157
12	Inland Transportation	338,287	6			6	338,293
13	Live Stock	45,101	7,067	8,483		15,550	60,651
14	Plate Glass	226,206	34,229	839		35,068	261,274
15	Sickness	872,792	1,429			1,429	874,221
	" (Fraternal)		599,610	10,126	1,815	611,551	611,551
16	Sickness and Funeral combined (Fraternal)		110,258	130,026		240,284	240,284
17	Sprinkler Leakage	35,260					35,260
18	Steam Boiler	32,716					32,716
19	Title	None					None
20	Tornado	87,746					87,746
21	Weather		4,674			4,674	4,674
	Totals	8,170,039	1,134,601	465,747	26,532	1,626,880	9,796,919

SESSIONAL PAPER No. 8

List of Insurance Companies licensed to transact business in Canada under the Insurance Act, 1917, as at July 1, 1920.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
L'Alouette	J. E. Clement, Chief Agent, Montreal	\$ 201,685	\$ 150,733	Hail.
The Acadia Fire Insurance Company	R. K. Elliott, Secretary, Halifax, N.S.	80,000	77,255	Fire and Hail.
Etna Insurance Company	A. M. M. Kirkpatrick, Chief Agent, Toronto	541,533	483,229	Fire, Automobile, Inland Transportation, Tornado and Sprinkler Leakage.
Etna Life Insurance Company	E. J. Christmas, Chief Agent, Montreal	6,319,499	5,403,018	Life.
Agricultural Insurance Company	John J. Banfield, Chief Agent, Vancouver	25,000	23,798	Fire, restricted to Province of British Columbia.
Alliance Assurance Company, Limited	T. D. Belfield, Chief Agent, Montreal	764,433	608,408	Fire, Accident, Automobile, Burglary, Guarantee, Hail, Plate Glass and Stockings.
The Alliance Insurance Company of Philadelphia	Robert Hampson & Son, Limited, Chief Agents, Montreal	120,000	116,450	Fire, Inland Transportation and Automobile, excluding insurance against loss by reason of bodily injury to the person.
American Alliance Insurance Company	Wm. Robins, Chief Agent, Toronto	30,000	30,400	Fire and Automobile, excluding insurance against loss by reason of bodily injury to the person, restricted to Province of British Columbia.
The American and Foreign Marine Insurance Company	Robert J. Dale, Chief Agent, Montreal	20,000	26,000	Inland Transportation.
American Central Insurance Company	W. P. Foss, Chief Agent, Winnipeg	208,247	180,014	Fire, Tornado and Hail.
American Equitable Assurance Company of New York	J. E. Clement, Chief Agent, Montreal	50,000	50,000	Fire.
The American Insurance Company	C. S. Riley, Chief Agent, Winnipeg	73,000	58,948	Fire.
American Lloyd's, Underwriters at	J. E. Clement, Chief Agent, Montreal	76,900	70,041	Fire and Sprinkler Leakage.
American Surety Company of New York	William H. Hall, Chief Agent, Toronto	100,000	82,000	Burglary and Guarantee.
Antigonish Farmers' Mutual Fire Insurance Company	D. Chisholm, Secretary, Antigonish, N.S.	1,200	1,140	Fire, restricted to Province of Nova Scotia.
Atlas Assurance Company, Limited	R. R. Martin, Chief Agent, Montreal	586,667	501,764	Fire.
Beaver Fire Insurance Company	André Gouzé, Managing Director, Winnipeg	75,353	68,475	Fire.
The Boiler Inspection and Insurance Company of Canada	H. N. Roberts, Vice-President, Toronto	112,000	97,147	Steam Boiler.
Boston Insurance Company	H. H. Motley, Chief Agent, Calgary	80,000	80,000	Fire.
British America Assurance Company	W. B. Melkie, President, Toronto	116,240	106,706	Fire, Automobile, Hail and Inland Transportation.
British Colonial Fire Insurance Company	Phœbore Meunier, Managing Director, Montreal	65,000	55,870	Fire.
The British Crown Assurance Corporation, Limited	J. H. Riddell, Chief Agent, Toronto	518,551	504,371	Fire, Hail and Automobile, excluding insurance against loss by reason of bodily injury to the person.
The British and Foreign Marine Insurance Company, Limited	Robert J. Dale, Chief Agent, Montreal	117,000	103,322	Sprinkler Leakage and Inland Transportation.
The British General Insurance Co., Ltd.	F. F. Dobbin, Chief Agent, Montreal	97,333	89,547	Fire.
The British Northwestern Fire Insurance Company	F. K. Foster, Managing Director, Winnipeg	65,000	59,505	Fire.
British Traders' Insurance Company, Limited	C. R. Drayton, Chief Agent, Toronto	345,533	313,170	Fire, Hail and Automobile.
Caledonian-American Insurance Company	John G. Borthwick, Chief Agent, Montreal	50,000	50,000	Fire.
Caledonian Insurance Company	John G. Borthwick, Chief Agent, Montreal	516,712	458,640	Fire.
The California Insurance Company	A. W. Ross, Chief Agent, Vancouver	67,000	56,283	Fire.

List of Insurance Companies licensed to transact business in Canada under the Insurance Act, etc.—Continued.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
The Canada Accident and Fire Assurance Company	F. H. Hudson, Manager, Montreal	\$ 181,751	\$ 135,020	Fire, Accident, Automobile, Sickness, Theft, Glass, Burglary and Guarantee.
The Canada Life Assurance Company	H. C. Cox, President, Toronto	63,400	53,221	Life.
The Canada National Fire Insurance Company	W. T. Alexander, Managing Director, Winnipeg	55,000	52,601	Fire.
The Canada Security Assurance Company	W. H. Redding, Secretary, Calgary	120,000	120,000	Fire, Automobile and Hail.
The Canadian Fire Insurance Company	R. T. Riley, Vice-President, Winnipeg	40,000	37,983	Fire and Automobile.
Canadian Indemnity Company	C. S. Riley, Managing Director, Winnipeg	100,000	100,251	Fire and Hail.
Canadian Lumbermen's Insurance Exchange	B. D. Hardy, Chief Agent, Ottawa	20,000	20,000	Fire Insurance among its members restricted to risks on property situated in the Provinces of Ontario and Quebec.
The Canadian Surety Company	Wm. H. Hall, General Manager, Toronto	101,116	170,481	Automobiles, Burglary, Guarantee, Plate Glass and Insurance of automobiles against fire and forgery, limited to insurance against loss from forgery of grain elevator tickets.
The Capital Life Assurance Company of Canada	A. Eugene Corrigan, Managing Director, Ottawa	61,194	51,010	Life.
Car and General Insurance Corporation, Limited	Arthur Barry, Chief Agent, Montreal	250,333	256,623	Fire, Accident, Automobile, Hail and Sickness.
The Casualty Company of Canada	A. W. Eastman, Managing Director, Toronto	45,000	42,871	Automobile and Plate Glass.
The Century Insurance Company, Limited	F. W. Greer, Chief Agent, Vancouver	198,350	180,193	Fire.
Chartered Trust and Executor Company	John J. Gibson, Managing Director, Toronto	81,177	98,277	Title Insurance as defined in Company's Act of Incorporation.
The China Fire Insurance Company, Limited	C. R. Drayton, Chief Agent, Toronto	27,253	25,618	Fire, restricted to Province of British Columbia.
Citizens' Insurance Company of Missouri	C. H. Macaulay, Chief Agent, Vancouver	25,000	25,000	Fire, restricted to Province of British Columbia.
Columbia Insurance Company	R. MacD. Paterson, Chief Agent, Montreal	102,487	97,373	Fire, Inland Transportation and Automobile, excluding insurance against loss by reason of bodily injury to the person.
The Commercial Life Assurance Company of Canada	Arthur Davison, President, Edmonton	65,907	50,816	Life.
Commercial Union Assurance Company, Limited	W. S. Lapping, Chief Agent, Montreal	1,671,900	1,463,704	Fire and Life.
The Commercial Union Fire Insurance Company of New York	A. W. Ross, Chief Agent, Vancouver	20,000	20,000	Fire, restricted to Province of British Columbia.
Confederation Life Association	I. K. Macdonald, President, Toronto	85,207	70,895	Life.
The Connecticut Fire Insurance Company	I. W. Toddy, Chief Agent, Montreal	280,000	257,830	Fire and Hail.
Continental Casualty Company	R. F. Abbott, Chief Agent, Toronto	60,000	60,000	Accident, Automobile and Sickness.
The Continental Insurance Company	W. E. D. Baldwin, Chief Agent, Montreal	534,300	474,185	Fire, Explosion, Hail, Tornado and Automobile, excluding insurance against loss by reason of bodily injury to the person.
The Continental Life Insurance Company	Geo. B. Woods, President, Toronto	63,000	51,946	Life.

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The Crown Life Insurance Company Cumberland Farmers' Mutual Fire Insurance Company	H. R. Stephenson, General Manager, Toronto H. Coulter, Secretary, Pugwash, N.S.	72,245 1,500	62,925 Life, 1,485 Fire, restricted to Province of Nova Scotia.
The Dominion Fire Insurance Company The Dominion Gresham Guarantee and Casualty Company	Robert F. Massie, President, Toronto R. Welch, General Manager, Montreal	125,152 135,500	113,880 Fire, Automobile and Hail. 115,141 Burglary, Accident, Inland Transportation, Sickness, Plate Glass, Automobile and Guarantee, excluding the guaranteeing and becoming security for the due performance of any contract.
The Dominion Life Assurance Company The Dominion of Canada Guarantee and Accident Insurance Company	Thos. Hildiard, President, Waterloo, Ont. Charles A. Withers, Managing Director, Toronto	60,220 255,153	51,308 Life, 213,053 Fire, Guarantee, Accident, Sickness, Burglary, Plate Glass and Steam Boiler.
The Eagle, Star and British Dominions Insurance Company, Limited	J. H. Riddell, Chief Agent, Toronto	331,977	334,491 Fire, Hail, Sprinkler Leakage and Automobile, limited to insurance against loss or damage from accident or injury suffered by an employee or other person caused by an automobile for which the owner is liable.
The Employers' Liability Assurance Corporation, Limited	C. W. I. Woodland, Chief Agent, Montreal	1,805,871	1,570,670 Fire, Accident, Burglary, Explosion Guarantee, Hail, Plate Glass, Sickness, Steam Boiler and Automobile, excluding insurance against loss by reason of bodily injury to the person.
Equitable Fire and Marine Insurance Company	J. W. Tatley, Chief Agent, Montreal	156,073	133,970 Fire, Explosion and Automobile, excluding insurance against loss by reason of bodily injury to the person.
*The Equitable Life Assurance Society of the United States The Excelsior Life Insurance Company The Excess Insurance Company, Limited The Essex and Suffolk Equitable Insurance Society, Limited Federal Insurance Company The Fidelity and Casualty Company of New York Fidelity-Phoenix Fire Insurance Company of New York	Gerald F. Brophy, Chief Agent, Montreal C. A. Duck, Asst. Man. and Actuary, Toronto Anderson and Sheppard, Chief Agents, Moosejaw R. R. Martin, Chief Agent, Montreal W. J. Wallace, Chief Agent, Winnipeg Geo. A. DeChere, Chief Agent, Montreal W. E. D. Baldwin, Chief Agent, Montreal	6,908,502 60,000 157,323 58,100 50,000 291,353 531,600	6,276,740 Life, 53,428 Life, 151,867 Hail, 57,232 Fire, 50,000 Hail 280,519 Burglary, Accident, Sickness, Steam Boiler and Plate Glass, 456,872 Fire, Explosion, Hail, Tornado and Automobile, excluding insurance against loss by reason of bodily injury to the person.
Fire Association of Philadelphia The Fire Insurance Company of Canada Fireman's Fund Insurance Company	R. G. Harvey, Chief Agent, Vancouver L. E. Clement, Vice-President, Montreal G. Temple McMurich, Chief Agent, Toronto	53,000 100,000 197,903	53,000 Fire, 100,000 Fire, 196,102 Fire, Inland Transportation and Automobile, excluding insurance against loss by reason of bodily injury to the person.
Firemen's Insurance Company of Newark, N.J. The General Accident Assurance Company of Canada	Benjamin B. Smith and Wilson Smith, Chief Agents, Winnipeg T. H. Hall, General Manager, Toronto	127,617 276,436	109,285 Fire, 210,078 Fire, Accident, Automobile, Burglary, Guarantee, Hail, Sickness and Steam Boiler.
General Accident, Fire and Life Assurance Corporation, Limited	T. H. Hall, Chief Agent, Toronto	477,175	457,918 Fire, Hail and Automobile, excluding insurance against loss by reason of bodily injury to the person.
The General Annuals Insurance Company of Canada Compagnie d'Assurances Générales contre l'Incendie The Grand Fire and Marine Insurance Company Glens Falls Insurance Company	R. A. Leche, Manager, Montreal F. F. Booth, Chief Agent, Montreal G. B. Booth, Chief Agent, Winnipeg, Man. Sydney C. R. Croker, Chief Agent, Toronto	54,000 100,132 55,000 320,000	51,115 Automobile, Live Stock and Plate Glass, 111,876 Fire, 55,000 Fire and Tornado, 307,003 Fire, Explosion, Hail, Inland Transportation, Tornado, Sprinkler Leakage and Automobile.

*This Company has also \$28,000 vested in Canadian Trustees under the Insurance Act.

List of Insurance Companies licensed to do business in Canada under the Insurance Act, etc.—Continued.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insured Business for which Licensed.
		Paid Value.	Accepted Value.	
The Globe and Rutgers Fire Insurance Company.	J. W. Binnie, Chief Agent, Montreal.	\$ 823,680	\$ 795,276	Fires, Automobile, excluding insurance against loss by reason of bodily injury to the person, Inland Transportation and Explosion (as limited by Company's Charter).
The Globe Indemnity Company of Canada.	John Ennis, General Manager, Montreal.	217,333	193,978	Fires, Accident, Sickness, Burglary, Tornado, Guarantee and Automobile.
Great American Insurance Company.	Wm. Robins, Chief Agent, Toronto.	598,007	529,709	Fires, Explosion, Hail, Sprinkler Leakage, Tornado, and Automobile, excluding insurance against loss by reason of bodily injury to the person.
The Great-West Life Assurance Company.	C. C. Ferguson, Manager, Winnipeg.	62,100	51,120	Life.
The Gresham Life Assurance Society, Limited.	Arch. R. Howell, Chief Agent, Montreal.	486,767	413,111	Life.
The Guarantee Company of North America.	W. R. Rawthorn, Managing Director, Montreal.	65,500	50,459	Guarantee.
Guardian Assurance Company, Limited, London, Eng.	H. W. Lambert, Chief Agent, Montreal.	1,186,223	1,351,518	Fires.
The Guardian Insurance Company of Canada.	H. M. Lambert, Managing Director, Montreal.	238,087	191,804	Fires, Accident, Automobile, Sickness, Guarantee, Burglary and Plate Glass.
The Guardian Life Insurance Company of America.	C. R. G. Johnson, Chief Agent, Montreal.	112,333	96,247	Life.
The Halifax Fire Insurance Company.	E. S. Gould, Secretary-Treasurer, Halifax.	20,500	20,500	Fires, restricted to Province of Nova Scotia.
Hartford Fire Insurance Company.	Peter A. McCallum, Chief Agent, Toronto.	1,407,407	1,215,934	Fires, Hail, Explosion, Inland Transportation, Cyclone, or Tornado, Sprinkler Leakage and Automobile, excluding insurance against loss by reason of bodily injury to the person.
The Hartford Steam Boiler Inspection and Insurance Co.	H. N. Roberts, Chief Agent, Toronto.	45,000	37,620	License restricted to guaranteeing the policy contracts of the Boiler Inspection and Insurance Company of Canada.
The Home Insurance Company.	F. W. Evans, Chief Agent, Montreal.	2,105,400	1,913,981	Fires, Automobile, Burglary, Explosion, Property Damage, Hail, Sprinkler Leakage and Tornado.
The Hudson Bay Insurance Company.	J. H. Labelle, President, Montreal.	61,976	51,616	Fires.
The Imperial Guarantee and Accident Insurance Company of Canada.	E. Williams, Managing Director, Toronto.	181,000	168,696	Guarantee, Accident, Burglary, Sickness, Automobile, Plate Glass and Insurance of automobiles against fire.
The Imperial Life Assurance Company of Canada.	Isaac F. Weston, General Manager, Toronto.	246,094	225,896	Life.
Imperial Underwriters Corporation of Canada.	Lyman Root, President, Toronto.	99,727	76,528	Fires.
Insurance Company of North America.	Robt. Hampson & Son, Ltd., Chief Agents, Montreal.	850,080	778,512	Fires, Inland Transportation, Explosion and Automobile, excluding insurance against loss by reason of bodily injury to the person.
The Insurance Company of the State of Pennsylvania.	Reed, Shaw and McNaught, Chief Agents, Toronto.	177,780	157,480	Fires and Tornado.
International Fidelity Insurance Company.	Neil Sinclair, Chief Agent, Toronto.	5,000	5,000	Guarantee, restricted to employees of Singer Sewing Machine Co.

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List of Insurance Companies licensed to transact business in Canada under the Insurance Act, etc.—Continued.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
National Fire Insurance Company of Hartford.	C. C. Hall, Chief Agent, Toronto.	\$ 636,000	\$ 572,438	Fire, Explosion, Inland Transportation Sprinkler leakage, Tornado and Insurance of automobiles against loss or damage resulting from the hazard of navigation and transportation and from collision with any stationary or moving object.
The National Life Assurance Company of Canada.	A. J. Ralston, Managing Director, Toronto.	50,807	51,811	Life.
The National Provincial Plate Glass and General Insurance Company, Limited.	F. H. Ewart, Chief Agent, Toronto.	23,847	20,012	Plate Glass.
National Surety Company.	Reed, Shaw and McNaught, Chief Agents, Toronto.	134,000	118,401	Burglary, Forgery and Guarantee.
National Union Fire Insurance Company of Pittsburgh, Pa.	L. G. Davis, Chief Agent, Toronto.	195,220	168,780	Fire and Tornado.
La Nationale Compagnie anonyme d'Assurances contre l'Incendie et les Explosions.	J. E. Clement, Chief Agent, Montreal.	436,813	352,327	Fire.
The Newark Fire Insurance Company.	I. H. Labelle, Chief Agent, Montreal.	60,000	60,000	Fire and Automobile, excluding insurance against loss by reason of bodily injury to the person.
New Hampshire Fire Insurance Company.	H. H. Motley, Chief Agent, Calgary.	67,000	64,750	Fire.
New Jersey Insurance Company.	H. A. Robertson, Chief Agent, Vancouver.	61,000	61,000	Fire and Automobile, excluding insurance against loss by reason of bodily injury to the person.
New York Life Insurance Company.	Percy V. Raven, Chief Agent, Montreal.	10,921,327	10,453,060	Life.
The New York Plate Glass Insurance Company.	Geo. W. Parand, Chief Agent, Montreal.	35,407	28,308	Plate Glass.
Niagara Fire Insurance Company.	W. E. Findlay, Chief Agent, Montreal.	285,000	270,385	Fire, Explosion, Tornado and Automobiles in transit by rail.
The North American Accident Insurance Company.	C. F. Dale, Managing Director, Montreal.	218,075	211,222	Accident, Automobile, Burglary, Plate Glass, Sickness, and Insurance of automobiles against fire.
North American Life Assurance Company.	L. Goldman, President, Toronto.	61,200	50,202	Life.
North British and Mercantile Insurance Company.	Randall J. Davidson, Chief Agent, Montreal.	1,704,100	1,631,286	Fire and Life.
The North Empire Fire Insurance Company.	F. A. Thompson, President, Winnipeg.	65,000	52,430	Fire.
The Northern Assurance Company, Ltd.	G. L. Molerly, Chief Agent, Montreal.	1,324,061	1,132,350	Fire, Accident, Automobile, Guarantee Plate Glass and Sickness.
The Northern Life Assurance Company of Canada.	T. H. Purdom, President, London, Ont.	71,327	57,571	Life.
Northwestern Mutual Fire Association.	N. B. Whitley, Chief Agent, Vancouver.	27,000	26,144	Fire and Automobile (excluding insurance against loss by reason of bodily injury to the person) referred to the Province of British Columbia.
Northwestern National Insurance Company of Milwaukee, Wisconsin.	R. F. Massie, Chief Agent, Toronto.	308,253	265,164	Fire, Automobile and Tornado.
The North-West Fire Insurance Company.	Thos. Bruce, Deputy Manager, Winnipeg.	36,815	265,164	Fire.
Norwich Union Fire Insurance Society, Limited, Norwich, Eng.	John B. Laidlaw, Chief Agent, Toronto.	1,412,607	1,296,778	Fire, Accident, Sickness, Plate Glass and Automobile.
The Norwich Union Life Insurance Society.	John B. Laidlaw, Chief Agent, Toronto.	72,780	59,656	Life.
The Occidental Fire Insurance Company.	C. A. Richardson, Secretary, Winnipeg, Man.	130,000	117,330	Fire and Automobile.

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The Ocean Accident and Guarantee Corporation, Limited	W. T. Perry, Chief Agent, Toronto	834, 831	728, 301	Fire, Accident, Automobile, Burglary, Sickness, Guarantee and Plate Glass, Insuring postal and express packages in transit in Canada.
The Ocean Marine Insurance Company, Limited	Robert Hampson & Son, Limited, Chief Agents, Montreal	132,860	95,650	Insuring postal and express packages in transit in Canada.
The Pacific Coast Fire Insurance Company	Thomas W. Greer, Managing Director, Vancouver	40,100	47,940	Fire, Automobile and Inland Transportation
The Pacific Marine Insurance Company	L. H. Wright, President, Vancouver	82,000	82,000	Fire, Automobile and Inland Transportation
The Palatine Insurance Company, Limited	W. S. Jopling, Chief Agent, Montreal	532,567	459,006	Fire and Automobile.
Penix, Compagnie Francaise de	T. F. Doherty, Chief Agent, Montreal	214,873	126,775	Fire.
The Phoenix Assurance Company, Limited	R. MacD. Paterson and J. B. Paterson, Joint Chief Agents, Montreal	1,582,540	1,527,857	Fire and Life.
The Phoenix Insurance Company, Hartford, Conn	J. W. Tatley, Chief Agent, Montreal	539,993	461,432	Fire, Hail and Automobile (excluding insurance against loss by reason of bodily injury to the person.)
Pictou County Farmers' Mutual Fire Insurance Company	E. Harris, Secretary, Pictou, N. S.	6,000	5,900	Fire, restricted to the Province of Nova Scotia.
The Preferred Accident Insurance Company of New York	J. W. Macphorrie, Chief Agent, Toronto	75,000	74,250	Accident, Sickness and Automobile.
The Protective Association of Canada	Eugene E. Gleason, Secretary, Granby, Que	23,000	18,640	Accident and Sickness, restricted to members of the Masonic Order within Canada, and limited in amount as provided in the Association's Act of incorporation.
Providence Washington Insurance Company	Harold Hampson, Chief Agent, Montreal	261,000	231,016	Fire, Explosion and Automobile.
Provident Savings Life Assurance Society of New York	J. S. Jossell, Chief Agent, Toronto	412,198	333,540	Life.
Provincial Insurance Company, Limited	Willis, Parker & Co., of Canada, Limited, Chief Agents Montreal	135,975	113,770	Fire.
The Prudential Insurance Company of America	Wm. White, Chief Agent, Montreal	12,857,661	12,388,703	Life.
Quebec Fire Assurance Company	C. H. B. Scott, Chief Agent, Quebec	238,857	188,992	Fire.
Queen Insurance Company of America	J. H. Labelle, Chief Agent, Montreal	757,523	683,233	Fire, Inland Transportation and Automobile.
Queensland Insurance Company, Limited	F. G. Donaldson, Chief Agent, Montreal	138,833	138,887	Fire, Guarantee, Burglary, Accident, Sickness, Plate Glass and Automobile.
Railway Passengers Assurance Company	Frank H. Russell, Chief Agent, Toronto	421,920	322,994	Fire, Guarantee, Burglary, Accident, Sickness, Plate Glass and Automobile.
The Reliance Mutual Life Assurance Society, London, Eng	John R. Laidlaw, Chief Agent, Toronto	109,500	86,627	Life.
The Ridgely Protective Association	James E. Scott, Chief Agent, Toronto	30,000	29,315	Accident and Sickness Insurance among members of the Independent Order of Oddfellows in Canada.
The Royal Exchange Assurance	Arthur Barry, Chief Agent, Montreal	868,580	741,501	Fire, Accident, Automobile and Sickness.
Royal Indemnity Company	J. H. Labelle, Chief Agent, Montreal	190,008	167,701	Accident, Automobile, Burglary, Guarantee, Sickness and Steam Boiler.
Royal Insurance Company, Limited	J. H. Labelle, Chief Agent, Montreal	3,756,774	3,130,721	Fire and Life.
The Royal Scottish Insurance Company, Limited	G. D. Moberly, Chief Agent, Montreal	73,000	69,700	Fire.
St. Paul Fire and Marine Insurance Company	S. S. Pritchell, Chief Agent, Winnipeg, Man	491,000	438,336	Fire, Inland Transportation, Tornado and Automobile.
The Saskatchewan Life Insurance Company	T. F. Corrad, Managing Dir., Regina, Sask	60,000	53,355	Life.
La Sauvegarde Life Insurance Company	G. N. Ducharme, President, Montreal	70,000	57,180	Life.
Scottish Metropolitan Assurance Company, Limited	Alex. Bissett, Chief Agent, Montreal	211,700	197,463	Fire, Accident, Automobile, Burglary, Guarantee and Sickness.
The Scottish Union and National Insurance Company	J. H. Esinhart, Chief Agent, Montreal	494,977	420,136	Fire, Automobile, Explosion, Tornado and Sprinkler Leakage.
The Security Life Insurance Company of Canada	Jesse O. McCarthy, Vice-President, Toronto	64,661	51,336	Life.
Security Mutual Casualty Company	F. A. Shaw, Chief Agent, Winnipeg	20,000	19,800	Employers' Liability and Workmen's Compensation, restricted to issue of policies to Swift Canadian Company, Limited, and allied interests in the Dominion of Canada.

††This Company has also \$1,287,205 vested in Canadian Trustees under the Insurance Act.

†This Company has also \$1,706,377 vested in Canadian Trustees under the Insurance Act.

List of Insurance Companies licensed to do business in Canada under the Insurance Act, etc.—*Concluded*

Name of Company.	Chief Agent to receive Process	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
The Sovereign Life Assurance Company of Canada Springfield Fire and Marine Insurance Company..	H. J. McKeighlin, Managing Director, Winnipeg. Joseph Murphy, Chief Agent, Toronto.....	\$ 60,000 507,000	\$ 437,012	Tornado, Sprinkler, Leakage and Automobile, excluding insurance against loss by reason of bodily injury to the person.
The Standard Life Assurance Company..	W. H. C. Kennedy, Chief Agent, Montreal.....	6,446,962	6,053,096	Life.
The Star Assurance Society.	Alf. W. Briggs, Chief Agent, Toronto.....	191,180	145,713	Life.
The State Life Insurance Company, Indianapolis, Ind.	W. H. Hunter, Chief Agent, Toronto.....	307,726	277,712	Life.
The Sun Life Insurance Company.	H. Beag, Chief Agent, Toronto.....	104,000	89,699	Life.
Sun Insurance Office, London, Eng.	Lytton Root, Chief Agent, Toronto.....	895,064	779,797	Fire.
Sun Life Assurance Company of Canada..	T. B. Macaulay, President, Montreal.....	64,000	57,637	Life.
Tokio Marine and Fire Insurance Company, Limited.	F. S. Synops, Chief Agent, Montreal.....	50,000	50,000	Life.
The Traders and General Insurance Association, Limited.	Carson and Williams Bros., Limited, Chief Agents, Toronto.....	73,000	63,671	Fire.
The Travelers Indemnity Company, Hartford, Conn..	Hon. Geo. G. Foster, Attorney, Montreal.....	386,500	359,483	Accident, Sickness, Burglary, Steam Boiler, Fly Wheel, Photo Glass and Automobile.
The Travellers Insurance Company, Hartford, Conn..	Hon. Geo. G. Foster, Attorney, Montreal.....	811,320	745,369	Life and Accident.
The Travellers Life Assurance Company of Canada	Hon. Geo. P. Graham, President, Montreal.....	69,000	50,892	Life.
L'Union Compagnie d'Assurance contre l'Incendie, Paris, France	Louis Maurice Ferrand, Chief Agent, Montreal.....	324,294	235,552	Fire.
Union Assurance Society, Limited.	T. L. Morrissey, Chief Agent, Montreal.....	801,367	690,802	Fire, Automobile and Inland Transportation.
Union Insurance Society of Canada, Limited	C. R. Grayton, Chief Agent, Toronto.....	315,233	301,972	Fire, Automobile, Had and Inland Transportation.
The Union Marine Insurance Company, Limited.....	R. MacD. Paterson, Chief Agent, Montreal.....	79,333	70,633	Fire, Inland Transportation and Automobile, excluding insurance against loss by reason of bodily injury to the person.
Union Mutual Life Insurance Company.....	Hon. E. Morin, Chief Agent, Montreal.....	2,089,767	1,837,723	Life.
United Commercial Travellers of America, The Order of.....	F. J. C. Cox, Chief Agent, Winnipeg.....	30,000	26,855	Accident Insurance on the assessment plan among its members.
The United States Fidelity and Guaranty Company, Baltimore, Md.	A. E. Kirkpatrick, Chief Agent, Toronto.....	450,000	450,000	Guarantee, Accident, Sickness, Burglary, Photo Glass, Steam Boiler, and Insurance against loss or damage by Robbery.
United States Fire Insurance Company.....	Robert Hampson and Son, Limited, Chief Agent, Montreal.	85,000	85,000	Fire, Automobile, excluding Insurance against loss by reason of bodily injury to the person, Explosion and Tornado.
United States Life Insurance Company, in the City of New York.....	Lewis A. Stewart, Chief Agent, Toronto.....	263,000	255,225	Life.
Vulcan Fire Insurance Company of Oakland, California..	T. W. Greer, Chief Agent, Vancouver.....	50,000	50,000	Fire.
Westchester Fire Insurance Company.....	J. W. Tatley, Chief Agent, Montreal.....	283,393	275,853	Fire, Explosion and Hail.
The Western Assurance Company.....	W. B. Maikle, President, Toronto.....	99,220	92,228	Fire, Automobile, Inland Transportation, Lightning, Explosion and Tornado.
The Western Casualty Company.....	W. H. B. Chief Agent, Vancouver.....	20,000	20,000	Accident and Sickness, restricted to Provinces of British Columbia, Alberta, Saskatchewan and Manitoba.

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The Western Life Assurance Company.....	Adam Reid, Managing Director, Winnipeg.....	50,000	50,000 Life.
The Yungtsee Insurance Association, Limited.....	B. G. D. Phillips, Chief Agent, Vancouver.....	20,000	20,000 Fire.
The Yorkshire Insurance Company, Limited.....	P. M. W. Macdonald, Chief Agent, Montreal.....	721,923	British Columbia.
Alliance Nationale.....	Chas. Duquette, Chief Agent, Montreal.....	690,000	644,702 Fire, Automobile, Live Stock, Accident, Sickness and Plate Glass.
Ancient Order of Foresters in the Dominion of Canada, The Subsidary High Court of the.....	Archie Martin, High Court Secretary, Toronto.....	115,800	600,000 Life, Disability and Sickness to the extent authorized by the Association's Charter.
Artisans, La Société des Canadiens Français.....	Henri Roy, General Secretary-Treasurer, Montreal.....	82,000	100,964 Life and Sickness to the extent authorized by the Society's Act of incorporation, constitution and laws.
*Association Canado-Américaine.....	J. E. Tassier, Chief Agent, Montreal.....	15,000	81,008 Life, Accident and Sickness to the extent authorized by the Society's Act of incorporation.
Catholic Mutual Benefit Association of Canada, The Grand Council of the.....	J. E. Howison, Grand Secretary, Kingston.....	12,715	14,750 Life Insurance to the extent authorized by the Association's Act of incorporation, constitution and laws.
*Catholic Order of Foresters.....	M. F. Mogan, Chief Agent, Toronto.....	10,500	11,889 Life and Sickness, to the extent authorized by the Association's Act of incorporation, constitution and laws.
The Commercial Travellers Mutual Benefit Society.....	R. Ivens, Secretary, Toronto.....		10,090 Life Insurance to the extent authorized by its Act of incorporation, constitution and laws.
The Independent Order of Foresters.....	W. H. Hunter, President, Toronto.....	104,000	Life Insurance to the extent authorized by the Society's Act of incorporation, constitution and laws.
Knights of Columbus.....	J. J. Leddy, Chief Agent, Saskatoon.....	10,200	102,900 Life, Disability and Sickness Insurance as specified in the constitution and laws of the Society for sums not exceeding, in addition to the sick and funeral benefits, the sum of \$5,000 upon any one life.
*The Ladies' Catholic Benevolent Association.....	J. C. H. Dussault, Chief Agent, Montreal.....	11,000	10,098 Life insurance to the extent authorized by its Act of incorporation, constitution and laws.
*The Maizebees.....	John A. Paterson, Chief Agent, Toronto.....	12,000	11,000 Life insurance to the extent authorized by its Act of incorporation, constitution and laws.
*Royal Arcanum, Supreme Council of the.....	Lynnan Lee, Chief Agent, Hamilton.....	10,000	10,500 Life, Disability and Sickness Insurance to the extent authorized by its Act of incorporation, constitution and laws.
The Royal Guardians.....	A. T. Patterson, Supreme Secretary, Montreal.....	132,424	10,000 Life insurance to the extent authorized by its Act of incorporation, constitution and laws.
Woodmen of the World, The Canadian Order of the.....	P. C. Hooper, Head Clerk, London, Ont.....	† 15,000	118,053 Life and Sickness to the extent authorized by the Society's Act of incorporation, constitution and laws.
*Woman's Benefit Association of the Maizebees.....	Mary J. Baird, Chief Agent, Sarmit, Ont.....	11,000	12,683 Life and Sickness to the extent authorized by the Order's Act of incorporation, constitution and laws.
*The Workmen's Circle.....	B. Rishikoff, Chief Agent, Montreal.....	10,200	10,890 Life insurance to the extent authorized by its Act of incorporation, constitution and laws.
			10,100 Life Insurance to the extent authorized by its Act of incorporation, constitution and laws.

*This Company has also \$2,062,408 vested in Canadian Trustees under the Insurance Act.

†This Company has also \$1,658,167 vested in Canadian Trustees under the Insurance Act.

The Factories Insurance Company, by a reinsurance agreement dated Dec. 22, 1916, reinsured its business in the Western Assurance Company, Toronto. The deposit of the company, with the exception of \$6,000 par value which has been retained to provide for unsettled claims, has been released to the Western Assurance Company.

The North American Accident Insurance Company, incorporated by an Act of the Parliament of Canada, has acquired the assets and property of the North American Accident Insurance Company incorporated by the Province of Ontario, and has assumed its liabilities. The deposit of the latter company is still held by the Receiver General but notice has been given by the company, as required by the Insurance Act, 1917, of its intention to apply for the release of its securities.

*The issue of this Society is issued under the provisions of Section 116 of the Insurance Act, 1917, as amended by Chapter 57 of the Statutes of 1919, and is renewable only until March 31, 1925, unless in the meantime the Society is able to furnish an actuarial certificate of solvency on the basis of the premium rates in force at the date of valuation.

†Deposited from Sick and Funeral Fund.

The following Life Insurance Companies having ceased to transact new business in Canada are entitled under Section 97 of "The Insurance Act 1917" to transact all business connected with policies existing at 31st March, 1878, and their deposits are applicable to those policies subject to the provisions of the Statutes in that behalf.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
		\$	\$	
The Connecticut Mutual Life Insurance Co., Hartford, Conn.	F. W. Evans, Chief Agent, Montreal	113,140	98,901	Life.
The Edinburgh Assurance Co. Limited.	David Thorburn Symons, Chief Agent, Toronto	68,667	58,157	Life.
The Life Association of Scotland.	Charles M. Holt, Attorney, Montreal	175,930	138,357	Life.
National Life Insurance Company of the U.S. of America.	Alfred Powis, Chief Agent, Hamilton	60,000	52,250	Life.
Northwestern Mutual Life Insurance Company.	J. P. Angus, Attorney, c/o Montreal Trust Co., Montreal	100,000	100,000	Life.
Phoenix Mutual Life Insurance Company, Hartford, Conn.	C. R. G. Johnson, Chief Agent, Montreal	130,280	116,758	Life.
The Scottish Amicable Life Assurance Society.	Charles J. Fleet, Attorney, Montreal	75,000	62,850	Life.
The Scottish Provident Institution.	W. L. Bond, Chief Agent, Montreal	75,000	66,500	Life.

STATEMENTS
OF
INSURANCE COMPANIES

TRANSACTING FIRE INSURANCE

AND OF

INSURANCE COMPANIES TRANSACTING ONE OR MORE CLASSES
OF INSURANCE IN ADDITION TO FIRE INSURANCE.

LIST OF COMPANIES LICENSED UNDER THE INSURANCE ACT, 1917, TO
TRANSACTION IN CANADA THE BUSINESS OF FIRE INSURANCE DURING
THE YEAR ENDED DECEMBER 31, 1919.

The Acadia Fire Insurance Company.
Aetna Insurance Company.
Agricultural Insurance Company of Watertown, N.Y.
Alliance Assurance Company (Limited).
The Alliance Insurance Company of Philadelphia.
American Alliance Insurance Company.
American Central Insurance Company.
American Equitable Assurance Company of New York.
The American Insurance Company.
American Lloyds, Underwriters at.
Antigonish Farmers' Mutual Fire Insurance Company.
Atlas Assurance Company (Limited).
Beaver Fire Insurance Company.
Boston Insurance Company.
British America Assurance Company.
British Colonial Fire Insurance Company.
The British Crown Assurance Corporation (Limited).
The British General Insurance Company (Limited).
The British Northwestern Fire Insurance Company.
British Traders' Insurance Company (Limited).
Caledonian Insurance Company.
The California Insurance Company.
The Canada Accident and Fire Assurance Company.
The Canada National Fire Insurance Company.
The Canada Security Assurance Company.
The Canadian Fire Insurance Company.
Canadian Indemnity Company.
Canadian Lumbermen's Insurance Exchange.
The Canadian Surety Company.
Car and General Insurance Corporation (Limited).
The Century Insurance Company (Limited).
The China Fire Insurance Company (Limited).
Citizens' Insurance Company of Missouri.
Columbia Insurance Company.
Commercial Union Assurance Company (Limited).
The Commercial Union Fire Insurance Company of New York.
The Connecticut Fire Insurance Company.
The Continental Insurance Company.
Cumberland Farmers' Mutual Fire Insurance Company.
The Dominion Fire Insurance Company.
The Dominion of Canada Guarantee and Accident Insurance Company.
The Eagle, Star and British Dominions Insurance Company (Limited).
The Employers' Liability Assurance Corporation (Limited).
Equitable Fire and Marine Insurance Company.
Fidelity-Phenix Fire Insurance Company of New York.
Fire Association of Philadelphia.
The Fire Insurance Company of Canada.
Fireman's Fund Insurance Company.
Firemen's Insurance Company of Newark, New Jersey.
The General Accident Assurance Company of Canada.
General Accident, Fire and Life Assurance Corporation (Limited).
The General Fire Assurance Company of Paris, France.
The Girard Fire and Marine Insurance Company.
Glens Falls Insurance Company.
The Globe Indemnity Company of Canada.
The Globe and Rutgers Fire Insurance Company.
Great American Insurance Company.
Guardian Assurance Company (Limited).
The Guardian Insurance Company of Canada.
The Halifax Fire Insurance Company.
Hartford Fire Insurance Company.
The Home Insurance Company.
The Hudson Bay Insurance Company.
The Imperial Guarantee and Accident Insurance Company of Canada.
Imperial Underwriters Corporation of Canada.

Insurance Company of North America.
 The Insurance Company of the State of Pennsylvania.
 Kings Mutual Fire Insurance Company.
 The Law Union and Rock Insurance Company (Limited).
 The Liverpool and London and Globe Insurance Company (Limited).
 The Liverpool-Manitoba Assurance Company.
 The London Assurance.
 London Guarantee and Accident Company (Limited).
 The London and Lancashire Fire Insurance Company, Limited.
 The London and Lancashire Guarantee and Accident Company of Canada.
 The London Mutual Fire Insurance Company of Canada.
 Lumbermen's Underwriting Alliance.
 Manufacturing Lumbermen's Underwriters.
 The Marine Insurance Company (Limited).
 Mechanics and Traders Insurance Company.
 The Mercantile Fire Insurance Company.
 Merchants Fire Assurance Corporation of New York.
 Millers National Insurance Company.
 The Motor Union Insurance Company (Limited).
 The Mount Royal Assurance Company.
 The Mutual Fire Association of Canada, Limited.
 The National Benefit Assurance Company (Limited).
 National-Ben Franklin Fire Insurance Company of Pittsburg, Pa.
 National Fire Insurance Company of Hartford.
 National Union Fire Insurance Company of Pittsburg, Pa.
 La Nationale Compagnie anonyme d'Assurances contre l'Incendie et les Explosions.
 The Newark Fire Insurance Company.
 New Hampshire Fire Insurance Company.
 New Jersey Insurance Company.
 Niagara Fire Insurance Company.
 The North American Accident Insurance Company.
 North British and Mercantile Insurance Company.
 The North Empire Fire Insurance Company.
 The Northern Assurance Company (Limited).
 The North West Fire Insurance Company.
 Northwestern Mutual Fire Association.
 Northwestern National Insurance Company of Milwaukee, Wis.
 Norwich Union Fire Insurance Society (Limited).
 The Occidental Fire Insurance Company.
 The Ocean Accident and Guarantee Corporation (Limited).
 The Pacific Coast Fire Insurance Company.
 The Palatine Insurance Company (Limited).
 Phenix Fire Assurance Company of Paris, France.
 Phenix Assurance Company (Limited).
 Phenix Insurance Company, Hartford, Conn.
 Pietou County Farmers' Mutual Fire Insurance Company.
 Providence Washington Insurance Company.
 Provincial Insurance Company (Limited).
 Quebec Fire Assurance Company.
 Queen Insurance Company of America.
 Queensland Insurance Company (Limited).
 The Royal Exchange Assurance.
 Royal Insurance Company (Limited).
 St. Paul Fire and Marine Insurance Company.
 Scottish Metropolitan Assurance Company (Limited).
 The Scottish Union and National Insurance Company.
 Springfield Fire and Marine Insurance Company.
 The Stuyvesant Insurance Company.
 Sun Insurance Office, London, England.
 L'Union Compagnie d'Assurance contre l'Incendie, Paris, France.
 Union Assurance Society (Limited).
 Union Insurance Society of Canton (Limited).
 The Union Marine Insurance Company (Limited).
 United States Fire Insurance Company.
 Vulcan Fire Insurance Company of Oakland, Cal.
 Westchester Fire Insurance Company.
 The Western Assurance Company.
 The Yangtze Insurance Association (Limited).
 The Yorkshire Insurance Company (Limited).

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LIST OF COMPANIES LICENSED UNDER THE INSURANCE ACT, 1917, TO TRANSACT IN CANADA IN ADDITION TO FIRE INSURANCE ONE OR MORE CLASSES OF INSURANCE (EXCEPT LIFE INSURANCE) DURING THE YEAR ENDED DECEMBER 31, 1919.

The Acadia Fire Insurance Company.
Aetna Insurance Company.
Alliance Assurance Company (Limited).
American Alliance Insurance Company.
American Central Insurance Company.
American Lloyds, Underwriters at.
British America Assurance Company.
The British Crown Assurance Corporation (Limited).
British Traders Insurance Company (Limited).
The Canada Accident and Fire Assurance Company.
The Canada Security Assurance Company.
The Canadian Fire Insurance Company.
Canadian Indemnity Company.
The Canadian Surety Company.
Car and General Insurance Corporation (Limited).
Columbia Insurance Company.
The Connecticut Fire Insurance Company.
The Continental Insurance Company.
The Dominion Fire Insurance Company.
The Dominion of Canada Guarantee and Accident Insurance Company.
The Eagle, Star and British Dominions Insurance Company (Limited).
The Employers' Liability Assurance Corporation (Limited).
Equitable Fire and Marine Insurance Company.
Fidelity-Phenix Fire Insurance Company of New York.
Fireman's Fund Insurance Company.
The General Accident Assurance Company of Canada.
General Accident Fire and Life Assurance Corporation (Limited).
The Girard Fire and Marine Insurance Company.
Glens Falls Insurance Company.
The Globe Indemnity Company of Canada.
The Globe and Rutgers Fire Insurance Company.
Great American Insurance Company.
The Guardian Insurance Company of Canada.
Hartford Fire Insurance Company.
The Home Insurance Company.
The Imperial Guarantee and Accident Insurance Company of Canada.
Insurance Company of North America.
The Insurance Company of the State of Pennsylvania.
The Law, Union and Rock Insurance Company (Limited).
The Liverpool-Manitoba Assurance Co.
The London Assurance.
London Guarantee and Accident Company (Limited).
The London and Lancashire Fire Insurance Company (Limited).
The London and Lancashire Guarantee and Accident Company of Canada.
The Marine Insurance Company (Limited).
Merchants Fire Assurance Corporation of New York.
The Motor Union Insurance Company (Limited).
The Mount Royal Assurance Company.
National-Ben Franklin Fire Insurance Company of Pittsburg, Pa.
National Fire Insurance Company of Hartford.
National Union Fire Insurance Company of Pittsburg, Pa.
The Newark Fire Insurance Company.
New Jersey Insurance Company.
The Northern Assurance Company, Limited.
Northwestern Mutual Fire Association.
Niagara Fire Insurance Company.
The North American Accident Insurance Company.
Northwestern National Insurance Company of Milwaukee, Wis.
Norwich Union Fire Insurance Society (Limited).
The Occidental Fire Insurance Company.
The Ocean Accident and Guarantee Corporation (Limited).

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The Phoenix Insurance Company, Hartford, Conn.
Providence Washington Insurance Company.
Queen Insurance Company of America.
The Royal Exchange Assurance.
St. Paul Fire and Marine Insurance Company.
Scottish Metropolitan Assurance Company (Limited).
The Scottish Union and National Insurance Company.
Springfield Fire and Marine Insurance Company.
Union Assurance Society (Limited).
Union Insurance Society of Canton (Limited).
The Union Marine Insurance Company (Limited).
United States Fire Insurance Company.
Westchester Fire Insurance Company.
The Western Assurance Company.
The Yorkshire Insurance Company (Limited).

SESSIONAL PAPER No. 8

THE ACADIA FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, C. C. BLACKADAR; Vice-President, A. E. JONES; Secretary, R. K. ELLIOT; Principal Office, Halifax, N.S.

(Incorporated by an Act of the Legislative Assembly of Nova Scotia, March 31, 1862; amended March 31, 1863, April 18, 1870, April 30, 1873, April 17, 1879, May 3, 1887 and April 7, 1905. The above Acts were consolidated by chapter 173 of the statutes of Nova Scotia, 1906; amended by chapter 142 of the statutes of 1907. In 1911 an Act of the Legislature of Nova Scotia was passed (1 Geo. V. chap. 102), authorizing the appropriation out of the rest or accumulated profits of the company of one hundred thousand dollars to be applied to the payment of the amount unpaid upon capital stock. In 1912 an Act of the Legislature of Nova Scotia was passed (2 Geo. V. chap. 182), amending chapter 173 of the statutes of Nova Scotia, 1906, as to the investment powers of the company and extending its powers as to the classes of business it may undertake. In 1914 an Act of the Legislature of Nova Scotia was passed (4 Geo. V. chap. 172), amending chapter 173 of the statutes of Nova Scotia, 1906. On April 1, 1916, the power of the company was extended to include hail insurance. Dominion license issued July 31, 1905. Previous to that date the company's business was confined to the province of Nova Scotia.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash\$ 400,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Book value of real estate held by the company (Head Office Building).....	\$ 18,000 00
Amount secured by way of loans on real estate by bond or mortgage, first liens	18,000 00
Book value of bonds and debts. (For details, see Schedule B).....	348,127 86
Book value of stocks. (For details, see Schedule C).....	325,899 23
Cash at head office	544 18
Cash in banks, viz:—	
Royal Bank of Canada, Halifax	\$ 13,142 27
Imperial Bank of Canada, Vancouver	2,419 56
Total cash in banks	15,561 83
All other ledger assets (deposit receipt \$5,000); amount due from Phoenix Assurance Co	7,500 00
Total ledger assets.....	\$ 733,633 10

OTHER ASSETS.

Market value of bonds, debentures and stocks over book value.....	40,752 91
Agents' balances and premiums uncollected:—	
Fire—In Canada (\$3,800.71 on business prior to Oct. 1, 1919).....	\$ 38,385 32
In other countries.....	316 20
Total.....	38,701 52
Furniture and fixtures.....	2,500 00
Amount due for reinsurance losses (fire): In Canada.....	483 33
Gross assets.....	\$ 816,070 86
Deduct asset not admitted	300 00
Net admitted assets.....	\$ 815,770 86

LIABILITIES.

(1) Liabilities in Canada.

Net amount of fire claims, unadjusted (\$367 accrued prior to 1919).....	\$ 11,137 84
Reserve of unearned premiums, fire, \$190,987.21; carried out at 80 p.c	152,789 77
Reinsurance premiums (fire).....	7,267 92
Held in trust for reinsurers.....	42,154 81
Taxes due and accrued.....	32,000 00
Total liabilities in Canada.....	\$ 245,350 34

10 GEORGE V, A. 1920

THE ACADIA FIRE—Continued.

(2) Liabilities in Other Countries.

Reserve of unearned premiums, fire, \$1,859.42; carried out at 80 p.c.....	\$	1,487 54
Total liabilities in other countries.....	\$	1,487 54
Total liabilities in all countries, except capital stock.....	\$	246,837 88
Excess of assets over liabilities.....	\$	568,932 98
Capital stock paid in cash.....		400,000 00
Surplus over liabilities and paid up capital.....	\$	168,932 98

INCOME.

Premiums.	Class of Business.		
	Fire.		Hail.
	In Canada.	In other Countries.	In Canada.
	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	405,120 18	8,287 53	103,248 57
Less reinsurance.....	114,678 71	3,849 16	79,267 26
" return premiums.....	66,431 55	845 14	
Total deduction.....	181,110 26	4,694 30	
Net cash received.....	224,009 92	3,593 23	23,981 31
Net cash received for premiums for all classes of business in all countries.....			\$ 251,584 46
Cash received for interest on investment.....			39,232 08
Profit sale Royal Bank stock.....			18,126 46
" " Halifax Fire "			3,591 00
Accounts recovered.....			2 50
Total income.....			\$ 312,536 50

EXPENDITURE.

Claims.	Class of business.		
	Fire.		Hail.
	In Canada.	In other Countries.	In Canada.
	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years....	3,421 00		
Less reinsurances, savings and salvage.....	668 26		
Net payment for said claims.....	2,752 74		
Paid for claims occurring during the year.....	159,276 15	3,581 23	64,243 78
Less reinsurances.....	58,455 56	2,558 81	48,711 49
Net payment for said claims.....	100,820 59		
Total net payment for claims.....	103,573 33	1,022 42	15,532 29
Total net payments for claims for all classes of business in all countries.....			\$ 120,128 04
Dividends paid stockholders.....			48,000 00
Commission and brokerage.....			33,586 09
Taxes, fire, \$8,424.65, other, \$2,094.38			10,519 03

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THE ACADIA FIRE—Continued.

EXPENDITURE—Concluded.

* Salaries, fees and travelling expenses: Salaries—Head office, \$13,691.36, branch agents, \$11,587.06, fees—directors, \$3,000.00, auditors, \$425, travelling expenses, \$2,633.29	\$ 31,336 71
† Miscellaneous expenditure, viz: Advertising, \$315.35; fire departments, patrol and salvage corps assessments, etc., \$10; furniture and fixtures, \$158.75; inspections and surveys, \$371.32, legal expenses, \$608.92, maps and plans, \$346.47, postage, telegrams, telephones and express, \$1,781.20; printing and stationery, \$3,196.17; rents, \$1,773.64, underwriters' boards, associations, etc., \$3,227.94; accounts marked off, \$201; loss on head office building operations account, \$244 01	12,234 77
Total expenditure	\$ 255,804 64
Less Hail Commission	312,536 37
Total expenditure in all countries	\$ 254,719 27

* (\$28,781 51 belongs to Fire business.)

† (\$11,201.18 belongs to Fire business.)

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1918	\$ 633,661 06
Amount of cash income as above	312,536 50
Total	\$ 946,197 56
Amount of expenditure as above	254,719 27
Balance, net ledger assets, December 31, 1919 (\$733,633.10, less \$42,154.81 held in trust for reinsurance companies)	\$ 691,478 29

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies (fire and hail)	\$ 152,555 01
Amount of commission thereon (fire and hail)	46,105 58
Amount of losses recovered from said companies (fire and hail)	93,806 63
Reserve of unearned premiums on all fire risks reinsured in unlicensed companies, \$49,761.92; carried out at 80 per cent.	39,809 54
Amount of losses due and recoverable from such companies—fire	4,793 91
Amount of reinsurance premiums payable to such companies	2,044 40
Amount of cash or other securities held as security for recovery of fire losses	42,154 81

SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Fire.					
	In Canada.		In other Countries.		Total in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1918	33,737,217	461,706 79	528,070	6,805 11	34,265,287	468,511 90
Taken in 1919—Renewed	29,904 691	406,074 33	630,170	8,032 95	30,534,861	414,107 28
Totals	63,641,908	867,781 12	1,158,240	14,838 06	64,800,148	882,619 18
Less ceased	27,349,634	359,354 15	704,670	8,074 63	28,054,304	367,428 78
Gross in force at end of 1919	36,292,274	508,426 97	453,570	6,763 43	36,745,844	515,190 40
Less reinsured	11,129,786	141,714 29	183,699	3,044 59	11,313,485	144,758 88
Net in force at end of 1919	25,162,488	366,712 68	269,871	3,718 84	25,432,359	370,431 52

Risks and Premiums.	Hail.	
	In Canada.	
	Amount.	Premiums.
	\$	\$ cts.
Taken in 1919, new	1,720,810	103,248 57
Less ceased	1,720,810	103,248 57

10 GEORGE V, A. 1920

THE ACADIA FIRE—*Concluded.*

SCHEDULE B.

Bonds and debentures owned by the company, viz.:—

On deposit with the Receiver General—

	Par value.	Book value.	Market value.
Dom. of Can. (4) War Loan, 1937, 5½ p.c.	\$ 42,000 00	\$ 41,647 14	\$ 42,000 00
<i>City—</i>			
Halifax Perm. Stock, 5 p.c.	30,000 00	30,500 00	30,000 00
<i>Towns—</i>			
Bridgewater, N.S., 1932, 4 p.c.	2,000 00	1,855 00	1,700 00
Dartmouth, N.S., 1926, 4 p.c.	6,000 00	5,930 00	5,400 00
Total on deposit with Receiver General	\$ 80,000 00	\$ 79,932 14	\$ 79,100 00

Held by Company.

Dom. of Can. (4) War Loan, 1937, 5½ p.c.	119,000 00	121,830 72	119,000 00
Dom. of Can. (5) War Loan, 1923, 5½ p.c.	125,000 00	125,000 00	125,000 00
Dom. of Can. (6) War Loan, 1934, 5½ p.c.	10,000 00	10,000 00	10,000 00
<i>Miscellaneous—</i>			
Canadian Pacific Railway special Investment notes prior to 1924	2,000 00	2,000 00	2,060 00
Mortgage Corporation of Nova Scotia, 1919, 5½ p.c.	5,000 00	5,000 00	5,000 00
Nova Scotia Steel and Coal Co., 1st mtge., 1959, 5 p.c.	4,500 00	4,365 00	4,005 00
Total par, book and market values	\$ 345,500 00	\$ 348,127 86	\$ 344,165 00

SCHEDULE C.

Stocks owned and held by the company, viz.:—

	Par value.	Book value.	Market value.
Dartmouth Development Co., 70 shares	\$ 700 00	\$ 552 50	\$ 875 00
C. P. Railway, 100 shares	10,000 00	22,100 00	13,300 00
Bank of Montreal, 94 shares	9,400 00	17,638 75	19,740 00
Bank of Nova Scotia, 182 shares	18,200 00	48,382 25	48,776 00
Canadian Bank of Commerce, 229 shares	22,900 00	30,643 14	44,884 00
Dominion Bank, 18 shares	1,800 00	4,140 00	3,690 00
Molson's Bank, 25 shares	2,500 00	5,050 00	4,700 00
*Northwest Adjustment and Inspection Agency (6 shares)	300 00	300 00	300 00
Royal Bank, 1,090 shares	109,000 00	197,092 59	234,350 00
Total par, book and market values	\$ 174,800 00	\$ 325,899 23	\$ 370,615 00

*Not admitted.

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ETNA INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, WM. B. CLARK—Secretary, Guy E. BEARDSLEY—Principal Office, Hartford, Conn.—
Chief Agent in Canada, A. M. M. KIRKPATRICK—Head Office in Canada, Toronto.

(Incorporated June 5, 1819. Commenced business in Canada, 1821.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash.....\$ 5,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debts on deposit with Receiver General. (*For details, see
Schedule B*).....\$ 506,423 33

Other Assets in Canada.

Cash in Molsons Bank, Toronto.....122,726 28
Interest accrued.....7,333 54
Agents' balances and premiums uncollected, viz.:—

Fire (\$2,131.44) on business prior to Oct. 1, 1919.....\$ 74,302 00
Automobile, including Fire Risk, (\$21.49 on business prior to Oct. 1, 1919).....2,040 42
Tornado (\$49 73 on business prior to Oct. 1, 1919).....126 21

Total.....76,468 63

Total assets in Canada.....\$ 712,971 78

LIABILITIES IN CANADA.

Net amount of fire claims, adjusted and unpaid.....\$ 7,881 13
Net amount of fire claims, unadjusted.....18,823 29
Net amount of automobile (including fire risk) claims, unadjusted.....328 65
Net amount of tornado claims, adjusted and unpaid.....20 50

Total net amount of unsettled claims.....\$ 27,053 57

Reserve of unearned premiums, viz.:—

Fire.....\$ 307,581 88
Automobile (including Fire Risk).....8,381 07
Tornado.....2,018 08

Total, \$317,981.03; carried out at 80 per cent.....254,384 82
Taxes due and accrued (estimated).....34,000 00

Total liabilities in Canada.....\$ 315,438 39

10 GEORGE V, A. 1920

ÆTNA—Continued.

INCOME IN CANADA.

Premiums.	Class of Business.		
	Fire.	Automobile (including Fire Risk).	Tornado.
Gross cash received.....	\$ cts. 584,184 29	\$ cts. 20,896 78	\$ cts. 1,647 69
Less reinsurance.....	45,847 06		
Less return premiums.....	77,955 94	3,605 43	284 94
Total deduction.....	123,803 00		
Net cash received.....	460,381 29	17,291 35	1,362 75
Net cash received for all classes of business.....	\$ 479,035 39		
Cash received for interest on investments.....	28,610 08		
Total income in Canada.....	\$ 507,645 47		

EXPENDITURE IN CANADA.

Claims.	Class of Business.		
	Fire.	Automobile (including Fire Risk).	Tornado.
Amount paid for claims occurring in previous years...	\$ cts. 22,966 80	\$ cts. 11 27	\$ cts.
Less savings and salvage and reinsurance.....	207 45	10 00	
Net payment for said claims.....	22,759 35	1 27	
Paid for claims occurring during the year.....	177,362 01	9,926 88	3,123 70
Less savings and salvage.....	5 10	25 00	
Less reinsurance.....	4,639 17		
Total deduction.....	4,644 27		
Net payment for said claims.....	172,717 74	9,901 88	
Total net payment for claims.....	195,477 09	9,903 15	3,123 70
Total net payments for claims for all classes of business.....	\$ 208,503 94		
Commission and brokerage: fire, \$102,471 87; other, \$4,488 35.....	106,960 22		
Taxes, fire, \$15,003 83; other, \$195 31.....	15,199 14		
*Salaries and travelling expenses, Fire and other:—Salaries: Head office officials, \$1,750; general and special agents, \$11,750; travelling expenses, agents, \$5,869 56.....	19,369 56		
†Miscellaneous expenditure, Fire and other:—Advertising, \$661 49; maps and plans, \$292 24; postage, telegrams, telephones and express, \$1,895 81; underwriters' boards, associations, etc., \$6,463 94; sundries, \$213 79.....	9,527 27		
Total expenditure in Canada.....	\$ 359,560 13		

* (\$18,614 21 belongs to Fire business.)

† (\$9,155 74 belongs to Fire business.)

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ETNA—Continued.

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class-of Business.					
	Fire.		Automobile. (including Fire Risk).		Tornado.	
	Amount.	Premiums	Amount.	Premiums	Amount.	Premiums
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1918.....	50,635,640	562,942 01	823,597	14,250 61	809,231	3,754 43
Taken in 1919, new and renewed.....	53,557,619	605,105 58	1,263,188	21,746 97	368,910	1,674 17
Totals.....	104,193,259	1,168,047 59	2,086,785	35,997 58	1,178,141	5,428 60
Less ceased.....	47,750,382	531,632 23	1,089,162	19,235 45	374,575	1,686 22
Gross in force at end of 1919.....	56,442,877	636,415 36	997,623	16,762 13	803,566	3,742 38
Less reinsured.....	4,421,084	45,461 75				
Net in force at end of 1919.....	52,021,793	590,953 61	997,623	16,762 13	803,566	3,742 38

SCHEDULE B.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
<i>Governments—</i>		
Dom. of Canada (1) War Loan, 1925, 5 p.c.	\$ 50,000 00	\$ 48,500 00
Dom. of Canada (2) War Loan, 1937, 5 p.c.	25,000 00	23,750 00
Province of Manitoba, 1947, 4 p.c.	5,000 00	4,100 00
“ Manitoba, 1948, 4 p.c.	10,000 00	8,200 00
“ Manitoba, 1922, 5 p.c.	25,000 00	24,500 00
“ Ontario, 1925, 4½ p.c.	50,000 00	48,500 00
<i>Cities—</i>		
Calgary, 1933, 5 p.c.	25,000 00	23,250 00
Hamilton (T.H. and B. Ry. Co.), 1920, 4 p.c.	46,000 00	44,620 00
Hamilton, 1932, 4 p.c.	25,000 00	22,250 00
Montreal Corp. Stock, 1926, 4 p.c.	6,000 00	5,520 00
Montreal, 1942, 4 p.c.	50,000 00	43,000 00
Ottawa, 1935, 4½ p.c.	25,000 00	23,750 00
Toronto, 1920, 4 p.c.	10,000 00	9,800 00
Toronto, 1948, 4 p.c.	24,333 33	20,683 33
Westmount, 1938, 3½ p.c.	50,000 00	40,000 00
<i>Railway—</i>		
C. N. Ry., Winnipeg Terminal (g'teed by Prov. of Man.), 1939, 4 p.c.	50,000 00	41,000 00
<i>Miscellaneous—</i>		
Can. Perm. Mtge. Corp., 1925, 4½ p.c.	25,000 00	25,000 00
Toronto Mtge. Co., 1921, 5 p.c.	50,000 00	50,000 00
Total on deposit with Receiver General.....	\$ 551,333 33	\$ 506,423 33

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

LEDGER ASSETS.

Book value of real estate.....	\$ 627,207 93
Loans secured by bonds, stocks or other collateral.....	5,650 00
Cash on hand, in trust companies and in banks.....	3,109,768 53
Agents' balances.....	3,933,762 88
Book value of bonds and stocks.....	30,112,794 67
Bills receivable.....	85,945 12
Total ledger assets.....	\$37,575,129 13

10 GEORGE V, A. 1920

ÆTNA—Concluded.

NON-LEDGER ASSETS.

Interest accrued.....	\$ 207,566 78
Special Deposit: New York Life Insurance and Trust Co., N.Y.....	375 00
Special Deposit, Bank of California, San Francisco, Cal.....	181 23
Due for reinsurance, \$152,301.38, and salvages, \$59,034.78, on paid losses.....	211,336 16
Gross assets.....	\$38,294,588 30
Deduct assets not admitted.....	1,179,961 90
Total admitted assets.....	\$37,114,626 40

LIABILITIES.

Net amount of unpaid losses.....	\$ 2,451,129 59
Total unearned premiums.....	17,362,615 65
Amount reclaimable on perpetual fire insurance policies.....	94,885 69
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	15,000 00
Federal, state and other taxes due or accrued (estimated).....	1,465,000 00
Contingent commissions or other charges due or accrued.....	20,000 00
Total liabilities (except capital stock).....	\$21,408,630 93
Capital stock paid in cash.....	5,000,000 00
Surplus over liabilities and capital.....	10,705,995 47
Total liabilities.....	\$37,114,626 40

INCOME.

Net cash received for premiums.....	\$22,032,989 17
Deposit premiums received on perpetual risks.....	2,003 05
Interest and dividends.....	1,299,226 40
Rents.....	25,300 00
Agents' balances previously charged off.....	406 00
Gross profit on sale or maturity of bonds and stocks.....	92,907 88
Conscience money.....	470 00
Total income.....	\$23,453,302 50

DISBURSEMENTS.

Net amount paid for losses.....	\$ 8,876,115 86
Expenses of adjustment and settlement of losses.....	124,486 02
Cash dividends paid stockholders.....	1,250,000 00
Commission or brokerage.....	4,482,112 98
Total Field Supervisory expenses.....	612,284 28
Deposit premiums returned.....	8,139 73
Salaries.....	929,480 52
Advertising and subscriptions, \$52,968.84; Printing and stationery, \$166,909.27.....	219,878 11
Postage, telegraph and telephone, exchange and express.....	57,863 35
Rents.....	95,682 00
Federal Taxes.....	411,076 71
Real Estate, Taxes, \$13,488.00; other expenses, \$129.75.....	13,617 75
Inspections and surveys, including underwriters' boards and tariff associations.....	366,908 04
State taxes on premiums, Insurance Department licenses and fees.....	\$22,851 56
Agents' balances charged off.....	3,470 19
Gross loss on sale or maturity of bonds and stocks.....	44,008 61
All other disbursements.....	57,799 29
Total disbursements.....	\$18,375,775 00

RISKS AND PREMIUMS.

Amount of policies written or renewed during the year—Fire.....	\$ 2,512,017,282 00
Premiums thereon.....	25,366,636 11
Amount of policies terminated—Fire.....	2,015,410,252 00
Premiums thereon.....	20,849,827 12
Net amount in force at the end of the year—Fire.....	2,856,251,545 00
Premiums thereon.....	30,364,261 46
Net amount in force at end of year—Marine and Inland.....	\$ 107,804,860 00
Premiums thereon.....	2,133,316 01
Perpetual risks in force at end of year—Fire.....	\$ 4,646,298 00
Deposits thereon.....	105,428 55

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AGRICULTURAL INSURANCE CO. OF WATERTOWN, N.Y.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, W. H. STEVENS—Secretary, P. H. WILLMOTT—Principal Office, Watertown, N.Y.—
Chief Agent in Canada, JOHN J. BANFIELD—Head Office in Canada, Vancouver, B.C.

(Incorporated, 1863. Transacted business in Canada under Dominion license from 1870 to 1873 and from 1879 to 1897. Dominion license was again issued to Company on Nov. 5, 1917.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash.....\$ 500,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bond on deposit with Receiver General, viz:—

	Par value.	Market value.
Dominion of Canada War Loan, 1937, 5 p.c.....	\$ 25,000 00	\$ 23,858 17
Carried out at market value.....		\$ 23,858 17

Other Assets in Canada.

Cash at Chief agency.....	197 23
Cash in Canadian Bank of Commerce, Vancouver.....	9,989 07
Interest accrued.....	416 66
Agents' balances and premiums uncollected (\$1,043.26 written prior to Oct. 1, 1919).....	5,695 89
Total assets in Canada.....	\$ 40,157 02

LIABILITIES IN CANADA.

Total net amount of claims, unadjusted....	\$ 999 85
Total net amount of claims, adjusted but unpaid	30 00
Total net amount of unsettled claims	\$ 1,029 85
Reserve of unearned premiums, \$15,087.58; carried out at 80 p.c.....	12,070 07
Taxes due and accrued.....	720 35
Total liabilities in Canada.....	\$ 13,820 27

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 29,419 85
Deduct reinsurances, \$839.36; return premiums, \$8,548.87.....	9,388 23
Net cash received for premiums.....	\$ 20,031 62
Received for interest on bond.....	1,293 94
Total income in Canada.....	\$ 21,325 56

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years.....	\$ 282 18
Amount paid for claims during the year	\$ 8,480 67
Deduct savings and salvage.....	2,169 23
Net amount paid for said claims....	\$ 6,311 44
Total net amount paid for said claims.....	\$ 6,593 62
Commission or brokerage.....	4,846 32
Paid for taxes.....	345 28
Chief agency salaries.....	225 00
Miscellaneous expenditure, viz.:—Underwriters' Boards, Tariff Associations, etc., \$243.80; expenses (adjustment of losses), \$42.70; general expenses, \$45.12; printing and stationery, \$93.37; postage, telegrams, telephones and express, \$69.89	494 88
Total expenditure in Canada.....	\$ 12,505 10

10 GEORGE V, A. 1920

AGRICULTURAL—Continued.

RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Fire.	
	Amount.	Premiums.
Gross in force at end of 1918.....	\$ 2,347,860	\$ 40,709 49
Taken in 1919, new and renewed.....	2,083,713	36,379 00
Totals.....	4,431,573	77,088 49
Less ceased.....	2,534,894	45,618 80
Gross in force at end of 1919 (est).....	1,896,679	31,469 69
Less reinsured (est).....	64,650	1,068 47
Net in force at end of 1919.....	1,832,029	30,401 22

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

LEDGER ASSETS.

Book value of real estate.....	\$ 51,207 88
Mortgage loans on real estate, first liens.....	463,212 00
Loans secured by pledge of bonds, stocks or other collaterals.....	134,250 00
Book value of bonds and stocks.....	4,909,425 81
Cash on hand, in trust companies and in banks.....	705,637 21
Agents' balances and bills receivable.....	459,216 02
Total.....	\$ 6,722,948 92

NON-LEDGER ASSETS.

Interest accrued.....	61,671 19
Market value of bonds and stocks over book value.....	149,194 80
Reinsurance due on paid losses.....	20,722 32
Gross assets.....	\$ 6,954,537 23
Deduct assets not admitted.....	242,867 33
Total admitted assets.....	\$ 6,711,669 90

. LIABILITIES.

Total net amount of unpaid claims.....	\$ 531,285 92
Unearned premiums.....	3,207,044 00
Salaries, rents, etc., due or accrued.....	8,000 00
Federal, state and other taxes due or accrued (estimated).....	135,000 00
Contingent expenses or other charges due or accrued.....	20,000 00
Conflagration reserve.....	300,000 00
Total liabilities (excluding capital stock).....	\$ 4,201,329 92
Joint capital stock paid in cash.....	500,000 00
Surplus over all liabilities.....	2,010,339 98
Total liabilities.....	\$ 6,711,669 90

INCOME.

Net cash received for premiums.....	\$ 3,803,375 69
Interest and dividends.....	306,885 58
Rents.....	2,500 00
Agents' balances previously charged off.....	834 33
Additional profit on sale, previously charged off.....	4,036 01
Gross profit on sale or maturity of bonds and stocks.....	16,798 02
Gross increase, by adjustment, in book value of bonds.....	10,359 26
Total income.....	\$ 4,144,788 89

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AGRICULTURAL—*Concluded.*

DISBURSEMENTS.

Net amount paid for claims.....	\$ 1,805,686 66
Expenses of adjustment and settlement of claims.....	49,373 97
Dividends to stockholders.....	200,000 00
Commission or brokerage.....	872,595 49
Field supervisory expenses.....	122,420 06
Salaries, fees and all other charges of officers, directors, trustees and home office employees	142,318 17
Rents.....	19,706 60
Inspections and surveys (including underwriters' boards and tariff associations).....	110,931 22
Federal taxes.....	49,655 83
State taxes on premiums, insurance department licenses and fees.....	108,010 62
Agents' balances charged off.....	1,739 76
Gross loss on sale or maturity of bonds and stocks.....	167,781 37
Gross decrease by adjustment in book value of bonds.....	380 28
All other disbursements.....	67,576 06
Total disbursements.....	<u>\$ 3,718,176 09</u>

RISKS AND PREMIUMS.

FIRE RISKS.

Written or renewed during the year.....	\$ 554,692,300 00
Premiums thereon.....	5,295,059 57
Terminated during the year.....	491,076 200 00
Premiums thereon.....	4,726,527 57
Net in force, December 31, 1919.....	593,851,300 00
Premiums thereon.....	<u>5,604,077 00</u>

10 GEORGE V, A. 1920

ALLIANCE ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

Chairman, The Hon. N. CHARLES ROTHSCHILD—General Manager, O. MORGAN OWEN—Principa
Office, London, England—Chief Agent in Canada, Thos. D. Belfield—Head
Office in Canada, Montreal, Que.

(Established August 4, 1824. Commenced business in Canada, March 1, 1892.)

CAPITAL.

Amount of capital authorized and subscribed.....	£ 5,450,000	\$26,523,333 33
Amount paid thereon in cash.....	1,000,000	4,866,666 67

ASSETS IN CANADA.

Held solely for protection of Canadian Policyholders.

Bonds on deposit with Receiver General:—

	Par value.	Market value.
Province of British Columbia stock, 1941, 3 p.e.....	\$ 109,500 00	\$ 74,460 00
British Govt. War Loan Stock, 1929/1947, 5 p.e.....	170,333 33	161,816 67
Grand Trunk Pacific Railway, 1st mortgage sterling (guar- anteed by Dominion of Canada), 1962, 3 p.e.....	257,933 34	162,498 00
Dom. of Canada Victory Loan, 1923, 5½ p.e.....	105,000 00	105,000 00

Total on deposit with Receiver General..... \$ 642,766 67 \$ 503,774 67

Carried out at market value..... \$ 503,774 67

Other Assets in Canada.

Cash at head office in Canada.....	9,401 05
Cash in banks, viz.:—	
Bank of Montreal, Montreal.....	\$ 37,037 36
Canadian Bank of Commerce, Montreal.....	20,692 85
Winnipeg.....	2,888 53

Total cash in banks..... 60,618 74

Deposit with Manitoba Workmen's Compensation Board..... 5,000 00

Agents' balances and premiums uncollected, viz.:—

Fire (\$2.63 on business prior to Oct. 1, 1919).....	\$ 45,658 91
Accident.....	6,758 05
Automobile (including Fire Risk) (\$31.53 on business prior to Oct. 1, 1919)	4,310 83
Automobile (excluding Fire Risk).....	3,610 79
Burglary.....	273 76
Liability.....	795 60
Guarantee.....	389 96
Plate Glass.....	419 64
Sickness.....	6,909 43

Total..... 69,126 97

Office furniture and plans..... 5,000 00

Total assets in Canada..... \$ 652,921 43

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted.....	\$ 13,472 47
“ “ resisted, in suit.....	7,500 00
“ “ resisted, not in suit.....	6,400 00
“ accident claims, unadjusted.....	2,575 00
“ automobile (including fire risk) claims, unadjusted.....	3,400 00
“ automobile (excluding fire risk) claims, unadjusted.....	10,425 00
“ burglary claims, unadjusted.....	100 00
“ liability claims, unadjusted.....	5,524 00
“ guarantee claims, unadjusted.....	1,100 00
“ plate glass claims, unadjusted.....	150 00
“ sickness claims, unadjusted.....	3,856 50

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ALLIANCE—Continued.

LIABILITIES IN CANADA—Concluded.

Total net amount of unsettled claims (\$13,900 accrued in previous years)..... \$ 54,502 97

Reserve of unearned premiums, viz.:—

Fire.....	\$ 279,627 26
Accident.....	14,964 45
Automobile (including fire risk).....	11,392 65
Automobile (excluding fire risk).....	9,554 98
Burglary.....	472 04
Liability.....	13,553 13
Guarantee.....	11,002 64
Plate Glass.....	1,174 59
Sickness.....	15,768 03

Total, \$357,509.77; carried out at 80 per cent 286,007 82

Taxes due and accrued..... 19,565 60

Salaries, rent, advertising, etc..... 234 72

Reinsurance premiums 490 16

Total liabilities in Canada \$ 360,801 27

INCOME IN CANADA.

Premiums.	Class of Business.				
	Fire.	Accident.	Automobile (including Fire Risk).	Automobile (excluding Fire Risk).	Burglary.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received	397,254 83	26,692 13	22,888 54	20,594 86	579 17
Less reinsurance.....	3,017 63	1,520 38			85 05
“ return premiums.....	39,256 13	1,558 97	3,784 33	4,006 43	16 11
Total deduction	42,273 76	3,079 35			101 16
Net cash received.....	354,981 07	23,612 78	19,104 21	16,588 43	478 01

Premiums.	Class of Business.				
	Liability.	Guarantee.	Hail.	Plate Glass.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	32,885 70	26,150 68	99,383 12	1,978 99	26,716 39
Less reinsurance.....	817 24	1,109 71	13,818 42		472 77
“ return premiums.....	2,577 86	3,766 65	2,884 60	194 24	1,135 54
Total deduction.....	3,395 10	4,876 36	16,703 02		1,608 31
Net cash received	29,490 60	21,274 32	82,680 10	1,784 75	25,108 08

Net cash received for premiums for all classes of business \$ 575,102 35

Total income in Canada..... \$ 575,102 35

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ALLIANCE—Concluded.

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.							
	Fire.		Accident.		Automobile (including Fire Risk.)		Automobile (excluding Fire Risk).	
	Amount.	Premiums	Amount.	Premiums	Amount.	Premiums	Amount.	Premiums
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1918.....	50,608,607	507,348 38	885,325	4,553 26	462,422	13,376 12	1,754,000	10,267 60
Taken in 1919 new and renewed....	43,442,961	403,295 92	5,093,949	33,008 25	1,056,302	26,711 86	4,734,000	24,038 60
Totals.....	94,051,568	910,644 30	5,979,274	37,561 51	1,518,724	40,087 98	6,488,000	34,306 20
Less ceased.....	42,219,716	359,412 27	1,166,675	6,112 23	618,767	17,302 69	2,859,000	15,196 24
Gross in force at end of 1919.....	51,831,852	551,232 03	4,812,599	31,449 28	899,957	22,785 29	3,629,000	19,109 96
Less reinsured.....	432,044	3,977 34	299,749	1,520 38	.....	.....	.....	.....
Net in force at end of 1919.....	51,399,808	547,254 69	4,512,850	29,928 90	899,957	22,785 29	3,629,000	19,109 96

Risks and Premiums.	Class of Business.				
	Liability		Guarantee		Sickness.
	Amount.	Premiums	Amount.	Premiums	Premiums
	\$	\$ cts.	\$	\$ cts.	\$ cts.
Gross in force at end of 1918.....	645,000	12,242 00	4,732,406	16,515 57	3,994 07
Taken in 1919. New and renewed.....	2,345,000	28,372 19	3,821,966	23,758 48	33,192 99
Totals.....	2,990,000	40,614 19	8,554,372	40,274 05	37,187 06
Less ceased.....	746,000	13,209 10	4,764,376	17,159 07	5,178 24
Gross in force at end of 1919.....	2,244,000	27,405 09	3,789,996	23,114 98	32,008 82
Less reinsured.....	.....	817 24	293,347	1,109 71	472 77
Net in force at end of 1919.....	2,244,000	26,587 85	3,496,649	22,005 27	31,536 05

Risks and Premiums.	Class of Business.				
	Burglary.		Hail.		Plate Glass
	Amount.	Premiums	Amount.	Premiums	Premiums
	\$	\$ cts.	\$	\$ cts.	\$ cts.
Taken in 1919. New and renewed.....	112,000	852 93	1,519,866	99,383 12	2,398 63
Less ceased.....	2,500	16 11	1,519,866	99,383 12	194 24
Gross in force at end of 1919.....	109,500	836 82	.....	.....	2,204 39
Less reinsured.....	15,000	85 05	.....	.....	.....
Net in force at end of 1919.....	94,500	751 77	.....	.....	2,204 39

(For General Business Statement, see Appendix.)

Total income in Canada	\$ 140,021 71
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SESSIONAL PAPER No. 8

THE ALLIANCE INSURANCE—Continued.

EXPENDITURE IN CANADA.

	Fire.
Amount paid for claims occurring in previous years	\$ 6,058 57
Deduct savings and salvage, \$663.31; reinsurance, \$111.09	774 40
Net amount paid for said claims.....	\$ 5,284 17
Amount paid for claims occurring during the year	\$ 40,853 74
Deduct savings and salvage, \$2,214.07; reinsurances, \$1,518.93	3,733 00
Net amount paid for said claims.....	\$ 37,120 74
Total net amount paid for claims.....	\$ 42,404 91
Commission or brokerage, fire, \$40,596.57; other, \$448.05.....	41,044 62
Paid for taxes, fire.....	3,752 74
Travelling expenses of agents. (fire).....	1,848 59
†Miscellaneous expenditure: Advertising, \$79.10, furniture and fixtures, \$5.37; maps and plans, \$7.82; postage, telegrams, telephone and express, \$648.72; printing and stationery, \$1,085.98; Underwriters' Boards, Tariff Associations, etc., \$2,507.63; sundries, \$1,205.53.....	5,540 15
Total expenditure in Canada.....	\$ 94,591 01

† (\$5,374.19 belongs to Fire business.)

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Automobile (Including Fire Risk.)	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at December 31, 1918.....	15,106,389	144,038 11		
Taken during the year, new and renewed.....	32,707,263	226,718 17	70,400	1,330 50
Total.....	47,813,652	370,756 28		
Deduct terminated	25,237,257	183,491 27	100	2 05
Gross in force at December 31, 1919.....	22,576,395	187,265 01	70,300	1,328 45
Deduct reinsured	2,617,786	26,793 46		
Net in force December 31, 1919.....	19,958,609	160,471 55	70,300	1,328 45

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

LEDGER ASSETS.

Book value of bonds and stocks.....	\$ 3,865,867 23
Cash on hand, in trust companies and in banks.....	381,063 66
Agents' balances and bills receivable.....	426,433 13
Amount recoverable for reinsurance on paid losses.....	2,644 30
Total ledger assets.....	\$ 4,676,008 32

NON-LEDGER ASSETS.

Interest accrued.....	49,353 39
Gross assets.....	\$4,725,361 71
Deduct assets not admitted.....	227,552 22
Total admitted assets.....	\$4,497,809 49

LIABILITIES.

Net amount of unpaid claims.....	\$ 535,200 00
Total amount of unearned premiums.....	1,552,184 07
Amount reclaimable by the insured on perpetual Fire policies.....	20,568 33
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	3,263 46
Taxes due or accrued (estimated).....	110,000 00
Contingent commissions, etc., due or accrued	12,000 00
Total liabilities, except capital stock	\$ 2,233,215 86
Capital stock paid up in cash.....	750,000 00
Contingent reserve fund.....	764,593 63
Surplus over all liabilities	750,000 00
Total liabilities.....	\$4,497,809 49

10 GEORGE V, A. 1920

THE ALLIANCE INSURANCE—*Concluded.*

INCOME.

Net cash received for premiums.....	\$ 2,490,580 72
Deposit premiums written on perpetual risks (gross).....	2,374 94
Interest and dividends.....	172,997 35
Gross profit on sale or maturity of bonds.....	2,668 91
Total income.....	<u>\$ 2,668,621 92</u>

DISBURSEMENTS.

Net amount paid for claims.....	\$ 923,244 62
Expenses of adjustment and settlement of claims.....	17,568 38
Paid stockholders for interest and dividends.....	90,000 00
Agents' allowances, commission or brokerage.....	498,930 44
Field supervisory expenses.....	50,048 89
Salaries, fees and all other charges of officers, directors, trustees and home office employees	96,284 79
Rents.....	7,563 51
Inspections and surveys, including underwriters' Boards and Tariff Associations.....	36,381 39
State taxes on premiums, Insurance Department licenses and fees.....	63,193 66
Federal taxes.....	86,570 68
Advertising and subscriptions, \$2,165.65; printing and stationery, \$24,715.72.....	26,881 37
Agents' balances charged off.....	140 34
Gross loss on sale or maturity of bonds.....	65,336 25
All other disbursements.....	9,639 57
Total disbursements.....	<u>\$ 1,971,783 89</u>

RISKS AND PREMIUMS.

Amount of fire risks written or renewed during the year.....	\$389,110,640 00
Premiums thereon.....	3,469,261 76
Amount of risks terminated during the year.....	275,450,215 00
Premiums thereon.....	2,609,112 96
Net amount in force at December 31, 1919.....	300,395,533 00
Premiums thereon.....	2,717,698 03
Perpetual risks.....	755,284 00
Deposit premiums thereon.....	<u>22,853 70</u>

SESSIONAL PAPER No. 8

THE AMERICAN ALLIANCE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, CHARLES G. SMITH—Secretary, EDWIN M. CREEGIN—Principal Office, New York City—Chief Agent in Canada WM. ROBINS—Head Office in Canada, Toronto, Ont.

(Incorporated 1897. Commenced business in Canada, Jan. 27, 1919.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash..... \$1,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bond on deposit with Receiver General, viz.:—

	Par value.	Market value.
Dom. of Can. Victory Loan, 1933, 5½ p.c.....	\$ 30,000 00	\$ 30,000 00

Carried out at market value..... \$ 30,000 00

Other Assets in Canada.

Interest accrued..... 275 00
Agents' balances and premiums uncollected, viz.:—

	Fire.	Automobile (including Fire Risk).
	\$ 625 37	31 67

Total..... 657 04

Total assets in Canada..... \$ 30,932 04

LIABILITIES IN CANADA.

Net amount of fire claims, adjusted and unpaid.....	\$ 469 23
Net amount of fire claims, unadjusted.....	500 00

Total net amount of unsettled claims..... \$ 969 23

Reserve of unearned premiums, viz.:—

Fire.....	\$ 2,844 62
Automobile (including Fire Risk).....	106 44

Total, \$2,951.06, carried out at 80 per cent..... 2,360 85

Taxes due and accrued 1,000 00

Total liabilities in Canada..... \$ 4,330 08

INCOME IN CANADA.

	Fire.	Automobile, (including Fire Risk).
Gross cash received for premiums.....	\$ 31,998 07	\$ 3,451 44
Deduct reinsurances and return premiums.....	26,159 94	3,286 07

Net cash received for said premiums..... \$ 5,838 13 \$ 165 37

Net cash received for all premiums..... \$ 6,003 50

Received for interest on investments..... 1,650 00

Total income in Canada..... \$ 7,653 50

10 GEORGE V, A. 1920

AMERICAN ALLIANCE—Continued.

EXPENDITURE IN CANADA.

	Fire.	Automobile, (including Fire Risk.)
Amount paid for claims occurring in previous years..	\$ 5 18	
Amount paid for claims occurring during the year....	\$ 5,585 27	\$ 1,799 55
Deduct reinsurances.....	4,382 02	1,799 55
Net amount paid for said claims	\$ 1,203 25	
Total net amount paid for all claims.....		\$ 1,208 43
Commission or brokerage: fire, \$1,808.74; other, \$55.12.....		1,863 86
Taxes, license fees, etc. (fire).....		77 59
†Miscellaneous expenditure, viz: Advertising, \$13.51; printing and stationery, \$1.93; postage, telegrams, telephones and express, \$11.09; boards, tariff associations, etc., \$33.85		60 38
Total expenditure in Canada.....		\$ 3,210 26

(†\$59.78 belongs to Fire business).

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Automobile. (Including Fire Risk.)	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1918.....	1,662,231	25,039 65	26,608	1,620 94
Taken in 1919—new and renewed	1,984,100	31,173 35	76,365	3,498 94
Totals.....	3,646,331	56,213 00	102,973	5,119 88
Less ceased.....	1,953,122	31,337 09	42,333	2,520 09
Gross in force at end of 1919.....	1,693,209	24,875 91	60,640	2,599 79
Less reinsured.....	1,322,722	19,335 99	50,790	2,386 92
Net in force at end of 1919.....	370,487	5,539 92	9,850	212 87

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

LEDGER ASSETS.

Book value of bonds.....	\$ 3,320,237 85
Cash in hand, in trust companies and in banks.....	147,859 81
Agents' balances.....	222,461 39
Total ledger assets.....	\$ 3,690,559 05

NON-LEDGER ASSETS.

Interest accrued.....	27,202 00
Gross assets.....	\$ 3,717,761 05
Deduct assets not admitted.....	420,206 85
Total admitted assets.....	\$ 3,297,554 20

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AMERICAN ALLIANCE--Concluded.

LIABILITIES.

Net amount of unpaid claims.....	\$ 123,328 00
Unearned premiums.....	1,080,880 39
State, county, municipal and other taxes due or accrued (estimated)....	45,000 00
Total liabilities, except capital stock.....	\$ 1,249,208 39
Capital paid up.....	1,000,000 00
Surplus over liabilities.....	1,048,345 81
	<u>\$ 3,297,554 20</u>

INCOME.

Total premiums written.....	\$ 1,314,942 84
Interest and dividends.....	151,633 75
Gross profit on sale of bonds.....	354 21
Total income.....	<u>\$ 1,466,930 80</u>

DISBURSEMENTS.

Net amount paid for claims.....	\$ 393,922 09
Expenses of adjustment and settlement of claims.....	7,204 64
Paid stockholders for interest or dividends.....	195,000 00
Commission or brokerage.....	408,928 82
Salaries, fees and all other charges of officers, directors, trustees and home office employees	13,073 07
Taxes, licenses and fees.....	29,385 45
Gross loss on sale or maturity of bonds.....	59,668 86
Federal taxes.....	27,085 75
All other disbursements.....	7,939 38
Total disbursements.....	<u>\$ 1,142,208 06</u>

EXHIBIT OF PREMIUMS.

FIRE RISKS.

	Amount.	Premiums.
Premiums on policies written or renewed.....	\$707,277,118	\$6,158,848 89
Premiums on policies terminated.....	574,076,680	5,332,875 27
Net premiums in force at December 31, 1919.....	<u>251,498,032</u>	<u>1,890,745 50</u>

10 GEORGE V, A. 1920

AMERICAN CENTRAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, B. G. CHAPMAN, JR.—Secretary, HAROLD M. HESS—Principal Office, St. Louis, Mo.—
Chief Agent in Canada, W. P. FESS—Head office in Canada, Winnipeg.

(Incorporated February, 1853. Dominion license issued December 17, 1912.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash..... \$ 1,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (*For details, see
Schedule B*)..... \$ 149,276 26

Other Assets in Canada.

Cash in Union Bank of Canada, Winnipeg..... 62,886 45
Interest accrued..... 2,734 74
Deposit with Western Canada Grain Association.. 4,000 00
Agents' balances and premiums uncollected:—
Fire..... \$ 38,102 27
Tornado..... 138 21

Total..... 38,240 48

Total assets in Canada..... \$ 257,137 93

LIABILITIES IN CANADA.

Net amount of fire claims, adjusted and unpaid..... \$ 8,788 58
Net amount of fire claims, unadjusted..... 2,250 00

Total net amount of unsettled fire claims \$ 11,038 58
Reserve of unearned premiums, viz.:—

Fire..... \$ 66,651 53
Tornado..... 1,353 41

Total, \$68,004.94, carried out at 80 per cent..... 54,403 95

Taxes due and accrued..... 2,500 00

Due Commercial Union Assurance Company..... 5,451 83

Total liabilities in Canada..... \$ 73,394 36

INCOME IN CANADA.

Premiums.	Class of Business.	
	Fire.	Tornado.
	\$ cts.	\$ cts.
Gross cash received.....	259,005 45	995 00
Less reinsurance.....	118,814 60	
Less return premiums.....	32,309 83	
Total deduction.....	151,124 43	255 77
Net cash received.....	107,881 02	739 23

SESSIONAL PAPER No. 8

AMERICAN CENTRAL—Continued.

INCOME IN CANADA—Concluded.

Net cash received for premiums for all classes of business.....	\$ 108,620 25
Cash received for interest on investments.....	7,513 96
Interest on bank balance.....	997 71
Total income in Canada.....	<u>\$ 117,131 92</u>

EXPENDITURE IN CANADA.

Claims.	Class of Business.	
	Fire.	Tornado.
	\$ cts	\$ cts
Amount paid for claims occurring in previous years	38,627 72	
Less savings and salvage.....	1,339 54	
Less reinsurance.....	18,652 41	
Total deduction.....	19,991 95	
Net payment for said claims	18,635 77	
Paid for claims occurring during the year.....	68,186 22	1,576 66
Less savings and salvage	1,052 62	
Less reinsurance.....	38,768 99	
Total deduction.....	39,821 61	
Net payment for said claims.....	28,364 61	
Total net payment for claims.....	47,000 38	1,576 66

Total net payments for claims for all classes of business.....	\$ 48,577 04
Commission and brokerage, fire, \$32,626.18; other, \$277 93	32,904 11
Paid or allowed for commission on profits, fire	1,018 28
Taxes, fire.....	1,198 14
Miscellaneous expenditure, (fire) viz.:—Postage, telegrams, telephones and express, \$47 87; printing and stationery, \$2 68	50 55
Total expenditure in Canada	<u>\$ 83,748 12</u>

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Tornado.	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts	\$	\$ cts
Gross in force at end of 1918.....	23,798 861	251,162 02	698,515	2,833 64
Taken in 1919, new and renewed.....	31,107 874	262,430 48	248,260	1,124 33
Totals.....	54,906 735	513,592 50	946,775	3,957 97
Less ceased.....	29,487,191	245,185 71	448,515	1,651 25
Gross in force at end of 1919.....	25,419,544	268,406 79	498,260	2,306 72
Less reinsured.....	13,233,282	141,329 33		
Net in force at end of 1919.....	12,186,262	127,077 46	498,260	2,306 72

10 GEORGE V, A. 1920

AMERICAN CENTRAL—Continued.

SCHEDULE B.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
<i>Cities—</i>		
Brandon, 1942, 4½ p.c.....	\$ 25,000 00	\$ 21,500 00
Calgary, 1933, 5 p.c.....	15,000 00	13,950 00
Fort William, 1937, 4½ p.c.....	24,820 00	21,593 40
Fort William, 1934, 5 p.c.....	11,000 00	10,340 00
Toronto, 1949, 4 p.c.....	26,766 67	22,751 66
Victoria, 1937, 4 p.c.....	30,660 00	25,141 20
Winnipeg, 1928, 4 p.c.....	10,000 00	9,000 00
<i>Miscellaneous—</i>		
Can. Perm. Mtge. Corp., 1923, 5½ p.c.....	5,000 00	5,000 00
Can. Perm. Mtge. Corp., 1924, 5½ p.c.....	20,000 00	20,000 00
Total on deposit with Receiver General.....	<u>\$ 168,246 67</u>	<u>\$ 149,276 26</u>

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

LEDGER ASSETS.

Mortgage loans on real estate.....	\$ 15,000 00
Loans on bonds, stocks, etc.....	4,500 00
Book value of bonds and stocks.....	4,205,902 10
Cash on hand, in trust companies and in banks.....	657,806 21
Agents' balances.....	603,524 49
Reinsurance recoverable on paid losses.....	13,691 22
Total ledger assets.....	<u>\$ 5,500,424 02</u>

NON-LEDGER ASSETS.

Interest accrued.....	51,090 41
Gross assets.....	\$ 5,551,514 43
Deduct assets not admitted.....	612,665 43
Total admitted assets.....	<u>\$ 4,938,849 00</u>

LIABILITIES.

Net amount of unpaid claims.....	\$ 309,540 00
Total unearned premiums.....	1,977,874 24
Dividends, due and unpaid.....	255 98
Salaries, rents, expenses, bills, accounts, etc., due and accrued.....	9,307 08
Federal, state and other taxes due or accrued (estimated).....	110,000 00
Contingent commissions or other charges due or accrued.....	50,000 00
Total liabilities, excluding capital stock.....	\$ 2,456,977 30
Capital stock paid up in cash.....	1,000,000 00
Surplus over all liabilities, including capital stock.....	1,481,871 70
Total liabilities.....	<u>\$ 4,938,849 00</u>

INCOME.

Total premium income.....	\$ 2,177,453 43
Interest and rents.....	177,049 03
Gross profit on sale or maturity of bonds.....	3,015 00
From agents' balances previously charged off.....	218 01
All other income.....	220 00
Total income.....	<u>\$ 2,357,955 47</u>

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AMERICAN CENTRAL—*Concluded.*

DISBURSEMENTS.

Net amount paid for claims.....	\$ 950,683 83
Expenses of adjustment and settlement of claims.....	27,268 91
Agents' allowances.....	570,750 57
Field supervising expenses.....	70,617 39
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	66,743 80
Rents.....	6,112 28
Underwriters' boards and tariff associations, inspections and surveys.....	47,669 13
Federal taxes.....	29,700 25
State taxes on premiums, Insurance Department licenses and fees.....	71,060 65
Agents' balances charged off.....	1,573 46
Gross loss on sale or maturity of bonds.....	26,661 00
Gross decrease, by adjustment, in book value of bonds.....	5,412 00
All other disbursements.....	32,167 08
Total disbursements.....	<u>\$ 1,906,420 35</u>

RISKS AND PREMIUMS.

FIRE RISKS.

Amount of policies written or renewed during the year.....	\$630,108,611 00
Premiums thereon.....	6,475,856 72
Amount of policies terminated during the year.....	623,562,069 00
Premiums thereon.....	6,342,270 23
Net amount in force at December 31, 1919.....	356,588,970 00
Premiums thereon.....	<u>3,600,174 84</u>

10 GEORGE V, A. 1920

AMERICAN EQUITABLE ASSURANCE COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, R. A. CORROON—Secretary, T. A. DUFFEY—Principal Office, New York—Chief Agent in Canada, O. E. CLEMENT—Head Office in Canada, Montreal.

(Incorporated 1918. Dominion license issued October 6, 1919.)

CAPITAL.

Amount of joint capital authorized, subscribed and paid in cash \$ 400,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bond on deposit with Receiver General, viz.:—

	Par value.	Market value.
Dom. of Canada Victory Loan, 1923, 5½ p.c.....	\$ 50,000 00	\$ 50,000 00

Carried out at market value..... \$ 50,000 00

Other Assets in Canada.

Agents' balances and premiums uncollected..... \$,633 92

Total assets in Canada..... \$ 58,633 92

LIABILITIES IN CANADA.

Net amount of claims, unadjusted..... \$ 311 69

Reserve of unearned premiums, \$10,251.18; carried out at 80 per cent..... 8,200 96

Taxes due and accrued..... 980 70

Salaries, rent, advertising, etc..... 250 00

Reinsurance premiums (fire)..... 157 53

Total liabilities in Canada..... \$ 9,900 88

INCOME IN CANADA.

Gross cash received for premiums..... \$ 340 27

Deduct reinsurance, \$157.53; return premiums, \$182.74..... 340 27

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Taken during the year, new.....	\$ 2,455,721	\$ 12,070 46
Deduct terminated.....	590,063	783 22

Gross in force at end of year..... \$ 1,865,658 \$ 11,287 24

Deduct reinsured..... 16,066 149 53

Net in force at December 31, 1919..... \$ 1,849 592 \$ 11,137 71

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

LEDGER ASSETS.

Mortgage loans on real estate, first liens..... \$ 73,500 00

Book value of bonds and stocks..... 1,330,852 50

Cash on hand, in banks and in trust companies..... 353,749 66

Agents' balances and bills receivable..... 222,382 35

Total ledger assets..... \$ 1,980,484 51

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AMERICAN EQUITABLE ASSURANCE—*Concluded.*

NON-LEDGER ASSETS.

Interest due and accrued.....	\$ 12,623 79
Reinsurance recoverable on paid losses.....	25,442 91
Gross assets.....	\$ 2,018,551 21
Deduct assets not admitted.....	38,332 50
Total admitted assets.....	<u>\$ 1,980,218 71</u>

LIABILITIES.

Net amount of unpaid claims.....	\$ 253,882 25
Total unearned premiums.....	845,536 34
Federal taxes due and accrued (est).....	10,000 00
Funds held under reinsurance treaties.....	69,623 25
Total liabilities, except capital stock.....	\$ 1,179,041 84
Capital paid up in cash.....	400,000 00
Surplus over all liabilities, including capital stock.....	401,176 87
Total liabilities.....	<u>\$ 1,980,218 71</u>

INCOME.

Net cash received for premiums.....	\$ 1,266,101 37
Interest and dividends.....	70,804 23
From other sources.....	2,242 11
Gross profit on sale or maturity of bonds and stocks.....	464 00
Gross increase by adjustment, in book value of bonds.....	21,654 74
Total income.....	<u>\$ 1,361,266 45</u>

DISBURSEMENTS.

Net amount paid for claims.....	\$ 723,967 26
Expenses of adjustment and settlement of losses.....	8,113 03
Interest or dividends to stockholders.....	70,000 00
Commissions or brokerage.....	408,153 28
Salaries, fees and all other charges of officers, directors, trustees, home and department office employees.....	480 00
Inspections and surveys, including Underwriters' Boards and Tariff Associations.....	1,081 76
Federal taxes.....	12,505 18
State taxes on premiums, Insurance Department licenses and fees.....	17,192 04
Printing and stationery.....	164 19
Decrease on account of reinsurance treaties.....	35,881 42
All other disbursements.....	12,333 71
Total disbursements.....	<u>\$ 1,289,871 92</u>

RISKS AND PREMIUMS.

Amount of policies written or renewed during the year.....	\$ 345,600,715 00
Premiums thereon.....	2,679,782 87
Amount of policies terminated during the year.....	193,035,343 00
Premiums thereon.....	2,015,259 63
Net amount in force at December 31, 1919.....	136,210,212 00
Premiums thereon.....	<u>1,201,573 44</u>

10 GEORGE V, A. 1920

THE AMERICAN INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, C. W. BAILEY—Secretary, FREDERICK Hoadley—Principal Office, 70 Park Place, Newark, N.J.—Chief Agent in Canada, C. S. RILEY—Head office in Canada, Winnipeg.

(Incorporated February 20, 1846. Dominion license issued June 28, 1912.)

CAPITAL.

Amount of joint capital authorized, subscribed and paid in cash \$2,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bond on deposit with Receiver General, viz.:—

	Par value.	Market value.
City of Toronto, 1948, 4 p.c.....	\$ 73,000 00	\$ 62,050 00

Carried out at market value..... \$ 62,050 00

Other Assets in Canada.

Cash at chief agency.....	83
Cash in Union Bank, Winnipeg.....	349 57
Reinsurance losses.....	857 38
Interest accrued.....	1,460 00
Agents' balances and premiums uncollected.....	5,541 24
Total assets in Canada.....	\$ 70,259 02

LIABILITIES IN CANADA.

Net amount of claims, unadjusted.....	\$ 3,147 05
Reserve of unearned premiums, \$45,903.96; carried out at 80 per cent.....	36,723 17
Taxes due and accrued.....	3,631 49
Total liabilities in Canada.....	\$ 43,501 71

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 100,436 31
Deduct reinsurances, \$14,440.87; return premiums, \$16,322.36.....	30,763 23
Net cash received for said premiums.....	\$ 69,673 08
Received for interest on bond.....	2,920 00
Total income in Canada.....	\$ 72,593 08

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years.....	\$ 6,091 38
Deduct reinsurance.....	1 15
Net paid for said claims.....	\$ 6,090 23
Amount paid for claims occurring during the year.....	\$ 27,834 34
Deduct reinsurances, \$4,368.31; savings and salvage, \$117.16.....	4,485 47
Net amount paid for said claims.....	\$ 23,348 87
Total net amount paid for claims.....	\$ 29,439 10
Paid for commission or brokerage.....	20,490 02
Paid for commission on profits.....	695 17
Taxes.....	2,572 49
Miscellaneous expenditure: Inspections and surveys, \$501.85; printing and stationery, \$279.15; underwriters' boards, tariff associations, etc., \$969; legal expenses, \$20.....	1,770 00
Total expenditure in Canada.....	\$ 54,966 78

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THE AMERICAN INSURANCE—Continued.

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at December 31, 1918.	\$ 7,091,151	\$ 96,952 67
Taken during 1919, new and renewed.	7,994,283	99,690 65
Total.	\$ 15,085,434	\$ 196,643 32
Deduct terminated.	7,327,153	89,414 59
Gross in force at end of 1919.	\$ 7,758,281	\$ 107,228 73
Deduct reinsured.	1,182,056	15,718 44
Net in force at December 31, 1919	\$ 6,576,225	\$ 91,510 29

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

LEDGER ASSETS.

Book value of real estate.	\$ 470,360 00
Mortgage loans on real estate, first liens	1,507,605 00
Book value of bonds and stocks.	11,451,744 67
Cash on hand, in banks and in trust companies.	789,672 15
Agents' balances and bills receivable.	1,423,207 15
Funds due under Reinsurance Treaties	24 53
Due from Clearing House for Losses.	14,422 21
Due from Reinsurance Bureau for Losses	2,885 93
Total ledger assets	\$15,659,921 64

NON-LEDGER ASSETS.

Interest due and accrued	116,612 72
Reinsurance recoverable on paid losses	11,725 07
Gross assets.	\$15,788,259 43
Deduct assets not admitted	943,121 70
Total admitted assets	\$14,845,137 73

LIABILITIES.

Net amount of unpaid claims.	\$ 875,952 98
Total unearned premiums.	8,036,881 95
Dividends due and unpaid.	100,000 00
Salaries, rents, expenses, bills, etc., due or accrued (estimated).	5,000 00
Taxes due and accrued (est).	300 000 00
Contingent commissions or other charges due or accrued.	20,000 00
Special reserve fund.	300,000 00
Commissions on farm premiums (payable when notes become due).	17,770 00
Total liabilities, except capital stock.	\$ 9,655,604 93
Capital paid up in cash	2,000,000 00
Surplus over all liabilities, including capital stock	3,189,532 80
Total liabilities.	\$14,845,137 73

INCOME.

Net cash received for premiums	\$ 7,543,174 05
Interest and dividends.	580,170 33
Rents.	37,086 50
Agents' balances previously charged off.	435 56
Gross profit on sale or maturity of stocks	562 50
Total income.	\$ 8,161,428 94

10 GEORGE V, A. 1920

THE AMERICAN INSURANCE—*Concluded.*

DISBURSEMENTS.

Net amount paid for claims.....	\$ 2,766,675 22
Expenses of adjustment and settlement of losses.....	80,504 49
Interest or dividends to stockholders.....	400,000 00
Commissions or brokerage.....	1,750,244 09
Field supervisory expenses.....	182,741 62
Rent.....	53,773 12
Salaries, fees and all other charges of officers, directors, trustees, home and department office employees.....	393,694 48
Inspections and surveys, including Underwriters' Boards and Tariff Associations.....	125,850 19
Federal taxes.....	138,592 01
State taxes on premiums, Insurance Department licenses and fees.....	223,649 46
Advertising and subscriptions, \$8,768.69; printing and stationery, \$56,431.66.....	65,200 35
Agents' balances charged off.....	1,489 65
Gross decrease, by adjustment, in book value of ledger assets.....	17,373 77
Gross loss on sale of stocks.....	50,313 42
Borrowed money repaid.....	450,000 00
Interest on borrowed money.....	12,785 01
All other disbursements.....	75,189 07
Total disbursements.....	<u>\$ 6,788,375 95</u>

RISKS AND PREMIUMS.

Amount of policies written.....	\$1,021,899,801 00
Premiums thereon.....	10,207,640 87
Amount of policies terminated during the year.....	858,607,141 00
Premiums thereon.....	8,323,393 67
Net amount in force at December 31, 1919.....	1,382,608,472 00
Premiums thereon.....	<u>14,208,045 23</u>

SESSIONAL PAPER No. 8

UNDERWRITERS AT AMERICAN LLOYDS.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

Attorneys, EDWARD E. HALL and CHARLES A. TROWBRIDGE—Principal Office, New York—
Chief Agent in Canada, J. E. CLEMENT—Head Office in Canada, Montreal.

(Formed April 28, 1890. Dominion license issued November 30, 1910.)

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Commonwealth of Massachusetts, 1935, 3½ p.c.....	\$ 30,000 00	\$ 28,800 00
State of New York, 1960, 4 p.c.....	25,000 00	26,500 00
City of Toronto, 1948, 4 p.c.....	21,900 00	18,615 00
Total on deposit with Receiver General.....	\$ 76,900 00	\$ 73,915 00

Carried out at market value..... \$ 73,915 00
Cash in Bank of Montreal, Montreal..... 10,956 16

Other Assets in Canada.

Interest accrued..... 1,463 00
Agents' balances and premiums uncollected:—
Fire..... \$ 3,354 57
Sprinkler Leakage..... 507 59
Total..... 3,862 16
Total assets in Canada..... \$ 90,196 32

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted..... \$ 57 75
Net amount of sprinkler leakage claims, unadjusted..... 755 25
Total amount net of unsettled claims.....
Total reserve of unearned premiums, viz.:—
Fire..... \$ 10,238 71
Sprinkler Leakage..... 4,686 71
Total, \$14,925.42; carried out at 80 per cent..... 11,940 34
Taxes due and accrued..... 684 37
Reinsurance premiums (Fire)..... 258 75
Total liabilities in Canada..... \$ 13,696 46

INCOME IN CANADA.

Premiums.	Class of Business.	
	Fire.	Sprinkler Leakage.
	\$ cts.	\$ cts.
Gross cash received ..	25,060 69	2,461 33
Less reinsurance.....	345 00	
Less return premiums ..	3,213 41	1,696 28
Total deduction.....	3,558 41	
Net cash received ..	21,502 28	765 05

10 GEORGE V, A. 1920

AMERICAN LLOYDS—Continued.

INCOME IN CANADA—Concluded.

Net cash received for premiums for all classes of business.....	\$ 22,270 33
Cash received for interest on investments.....	2,926 00
Total income in Canada	<u>\$ 25,196 33</u>

EXPENDITURE IN CANADA.

Claims.	Class of Business.	
	Fire.	Sprinkler Leakage.
	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	1,175 93	367 06
Amount paid for claims occurring during the year.....	3,530 70	6,800 88
Total net payments for claims	<u>4,706 63</u>	<u>7,167 94</u>
Total net payments for claims for all classes of business.....	\$ 11,874 57	
Commission and brokerage: fire, \$4,836.37; other, \$334.31.....	5,220 68	
Taxes: fire, \$1,404.77; other, \$43.45.....	1,448 22	
*Paid for Chief Agency, salaries, \$1,200; do., travelling expenses, \$498.24.....	1,698 24	
†Paid for printing and stationery.....	19 83	
‡Paid for advertising.....	8 00	
§Paid for fire departments, etc.....	62 92	
Total expenditure in Canada	<u>\$ 20,332 46</u>	

*(§1,650 belongs to Fire business). †(§88 belongs to Fire business.)

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Sprinkler Leakage.	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1918	5,262,736	22,570 27	2,174,710	19,312 11
Taken in 1919—New and renewed	5,905,345	23,471 04	382,250	3,159 36
Totals.....	11,168,081	46,041 31	2,556,960	22,471 47
Less ceased	6,165,938	25,427 08	1,440,900	12,564 92
Gross in force at end of 1919	5,002,143	20,614 23	1,116,060	9,906 55
Less reinsured	67,500	345 00		
Net in force at end of 1919	<u>4,934,643</u>	<u>20,269 23</u>	<u>1,116,060</u>	<u>9,906 55</u>

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

LEDGER ASSETS.

Book value of bonds owned by the company	\$ 695,827 19
Cash on hand, in trust companies and in banks	17,268 44
Agents' balances	39,241 38
Total ledger assets	<u>\$ 752,337 01</u>

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AMERICAN LLOYDS—*Concluded.*

NON-LEDGER ASSETS.

Interest due and accrued	\$ 6,400 50
All other non-ledger assets	2,668 20
Gross assets	\$ 761,405 71
Deduct assets not admitted	18,013 49
Total admitted assets	\$ 743,392 22

LIABILITIES.

Net amount of unpaid claims	\$ 36,042 37
Total unearned premiums	189,612 31
Federal, state and other taxes due or accrued (estimated)	9,500 00
Underwriters deposits	100,000 00
Reserve account credit balances of subscribers	60,000 00
Interest due or accrued	29,094 10
Total liabilities	\$ 424,248 78
Surplus over all liabilities	319,143 44
Total liabilities	\$ 743,392 22

INCOME.

Net cash received for premiums	\$ 238,792 03
Received for interest and dividends	32,531 22
Deposit of new subscribers	2,000 00
Borrowed money	20,000 00
Total income	\$ 293,323 25

DISBURSEMENTS.

Net amount paid during the year for claims	\$ 81,242 92
Expenses of adjustment and settlement of claims	1,970 50
Dividends on interest paid subscribers	44,694 29
Commissions or brokerage	85,720 77
Salaries, fees and all other charges of officers, directors, trustees and home office employees	3,662 70
Inspections, surveys, underwriters' boards and tariff associations	3,022 31
Federal taxes	2,817 25
States taxes on premiums, Insurance Department licenses and fees, etc.	4,744 91
All other licenses, fees and taxes	1,947 20
Borrowed money repaid (gross)	145,000 00
Interest on borrowed money	8,457 91
Gross loss on sale of bonds	33,180 00
All other disbursements	4,273 04
Total disbursements	\$ 420,733 80

RISKS AND PREMIUMS.

FIRE RISKS.

Amount of risks written or renewed during the year	\$ 75,850,275 00
Premiums thereon	452,834 96
Amount of policies terminated	70,921,339 00
Premiums thereon	412,014 95
Net amount in force at December 31, 1919	54,566,331 00
Premiums thereon	382,138 88

10 GEORGE V, A. 1920

ANTIGONISH FARMERS' MUTUAL FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919

President, J. R. CROCKETT—Vice-President, G. H. LANDRY—Manager and Secretary, DUNCAN CHISHOLM—Principal Office, Antigonish, N.S.

(Incorporated by an Act of the Legislature of Nova Scotia, 1910, amended in 1915. Dominion license issued Jan. 1, 1919.)

ASSETS.

Bond on deposit with Receiver General:—

	Par value.	Book value.	Market value.
Town of Antigonish School Bonds, 1935-38, 6 p.c.....	\$ 1,200 00	\$ 1,200 00	\$ 1,200 00
Carried out at book value.....			\$ 1,200 00
Cash in Royal Bank, Antigonish, N.S.....			1,403 18
Total ledger assets.....			\$ 2,603 18

OTHER ASSETS.

Portion of total premium notes in force usually unassessed.....	\$ 3,497 23
Gross assets.....	\$ 6,100 41
Deduct portion of total premium notes in force usually unassessed which are admitted as contingent assets only.....	3,497 23
Total admitted assets.....	\$ 2,603 18

LIABILITIES.

Net amount of unadjusted fire claims.....	\$ 170 25
Reserve of unearned premiums, \$2,112.76; carried out at 80 per cent.....	1,690 21
Total liabilities.....	\$ 1,860 46
Surplus of assets over liabilities.....	\$ 742 72

INCOME.

Net cash received for premiums.....	\$ 1,987 65
Received for interest on investments.....	72 91
Cash for overdue note.....	3 75
Total income.....	\$ 2,064 31

EXPENDITURE.

Paid for claims occurring in previous years.....	\$ 16 93
Paid for claims occurring during the year.....	600 00
Total net payment for claims.....	\$ 616 93
Salaries, fees and travelling expenses:—Salaries:—Head Office, \$78.50; general and special agents, \$198.05; fees:—auditors, \$4.50.....	281 05
Miscellaneous expenditure, viz.:—Advertising, \$62.45; postage, telegrams, telephone and express, \$10.15; filing power of attorney, \$5.50.....	78 10
Total expenditure.....	\$ 976 08

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1918.....	\$ 1,514 95
Amount of cash income.....	2,064 31
Total.....	\$ 3,579 26
Amount of expenditure.....	976 08
Balance, net ledger assets at December 31, 1919.....	\$ 2,603 18

SESSIONAL PAPER No. 8

ANTIGONISH FARMERS—*Concluded.*

RISKS AND PREMIUMS.

<i>Fire Risks.</i>	No.	Amount.	Premiums.
Gross policies in force at end of 1918.....	298	\$ 298,848	\$ 2,276 13
Taken during 1919, new and renewed.....	229	264,018	1,987 65
Total.....	527	\$ 562,866	\$ 4,263 78
Deduct terminated.....	103	100,568	766 52
Gross and net in force at end of 1919.....	424	\$ 462,298	\$ 3,497 26

10 GEORGE V, A. 1920

ATLAS ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

Chairman, FRANCIS ALEXANDER JOHNSTON.—General Manager and Secretary, C. H. FALLOON—
Principal Office, London, Eng.—Chief Agent in Canada, M. C. HINSHAW—Principal
Office in Canada, Montreal.

(Established in 1808. Commenced business in Canada, March 7, 1887.)

CAPITAL.

Amount of joint stock authorized and subscribed.....	£ 2,200,000 = \$10,706,666 67
Amount paid thereon in cash.....	264,000 = 1,284,800 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debts on deposit with Receiver General (For details, see Schedule B).....	\$ 480,198 66
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Other Assets in Canada.

Cash in banks, viz:—	
Bank of Montreal, B.N.A. Branch.....	\$ 6,200 76
Union Bank of Canada, Winnipeg.....	16,809 28
Total cash in banks.....	23,010 04
Interest accrued.....	5,523 65
Agents' balances and premiums uncollected, (\$11,349.46 on business prior to Oct. 1, 1919)...	67,997 37
Total assets in Canada.....	\$ 576,729 72

LIABILITIES IN CANADA.

Net amount of claims, unadjusted.....	\$ 12,079 96
Net amount of claims, resisted, in suit (accrued prior to 1919).....	7,500 00
Total net amount of unsettled claims.....	19,579 96
Reserve of unearned premiums, \$475,699.68; carried out at 80 per cent.....	380,559 74
Taxes due and accrued.....	59,092 81
Total liabilities in Canada.....	\$ 459,232 51

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 712,447 10
Deduct reinsurances, \$7,663.40; return premiums, \$98,104.39.....	105,767 79
Net cash received for premiums.....	\$ 606,679 31
Received for interest on investments.....	22,727 55
Total income in Canada.....	\$ 629,406 86

EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years.....	\$ 9,009 24
Amount paid for claims occurring during the year.....	\$ 282,620 75
Deduct savings and salvage, \$650.87; reinsurances, \$219.17.....	870 04
Net amount paid for said claims.....	\$ 281,750 71
Total net amount paid for claims.....	\$ 290,759 95
Commission or brokerage.....	112,995 98
Paid or allowed for commission on profits.....	6,250 00
Paid for:—Salaries, chief agency, \$25,132.39; other, \$13,123.90; auditors' fees, \$600; travelling expenses: chief agency, \$3,253.65; other, \$1,580.35.....	43,690 29
Taxes.....	17,079 96
Miscellaneous expenditure, viz:—Advertising, \$2,593.39; rent, \$5,864.99; maps and plans, \$1,694.96; postage, express, telephones and telegrams, \$1,417.95; underwriters' association and tariff charges, \$6,833.33; stationery and printing, \$3,482.51; legal fees, \$71.26; fire departments, patrol and salvage corps assessments, etc., \$145.78; other charges, \$4,367.50; furniture and fixtures, \$113.85.....	26,585 52
Total expenditure in Canada.....	\$ 497,361 70

SESSIONAL PAPER No. 8

ATLAS—Concluded.

RISKS AND PREMIUMS IN CANADA.

Gross policies in force at December 31, 1918.....	\$ 73,727,245	\$ 858,626 06
Taken during 1919, new and renewed.....	59,144,054	723,462 38
Total.....	\$ 132,871,299	\$ 1,582,088 44
Deduct terminated.....	54,691,791	648,554 28
Gross in force at December 31, 1919.....	\$ 78,179,508	\$ 933,534 16
Deduct reinsured.....	1,113,476	12,962 12
Net in force at December 31, 1919.....	\$ 77,066,032	\$ 920,572 04

SCHEDULE B.

Bonds and debts. on deposit with Receiver General, viz.:—

	Par value.	Market value.
<i>Governments—</i>		
Canada inscribed stock, 1909/1934, 3½ p.c.....	\$ 184,933 33	\$ 149,796 00
Canada reg'd stock, 1930/1950, 3½ p.c.....	24,333 33	18,736 67
Dom. of Canada Victory Loan, 1922, 5½ p.c.....	25,000 00	25,000 00
Dom. of Canada Victory Loan, 1933, 5½ p.c.....	25,000 00	25,000 00
Prov. of Saskatchewan, 1923, 4 p.c.....	48,666 67	45,260 00
Newfoundland Govt. inscribed stock, 1913/1938, 4 p.c.....	48,666 67	39,420 00
Victorian Govt. inscribed stock, 1924 34, 4 p.c.....	58,400 00	58,400 00
<i>City—</i>		
Toronto, 1921, 4 p. c.....	9,733 34	9,441 33
Toronto, 1936, 4 p.c.....	38,933 34	34,261 33
<i>Railways—</i>		
Grand Trunk Pacific Ry. 1st Mtge. Alta. Lines (guaranteed by Prov. of Alberta), 1939, 4 p.c.....	24,333 33	19,223 33
Grand Trunk Pacific Ry. 1st Mtge. (guaranteed by Dominion of Canada), 1962, 3 p.c.....	48,666 67	30,660 00
<i>Miscellaneous—</i>		
Canada Perm. Mtge. Corp., 1924, 5½ p.c.....	25,000 00	25,000 00
Total on deposit with Receiver General.....	\$ 561,666 68	\$ 480,198 66

(For General Business Statement, see Appendix.)

10 GEORGE V, A. 1920

BEAVER FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, W. J. CHRISTIE—Vice-Presidents— G. W. ALLAN, K.C., M.P. and A. GOUZEE—
Manager and Secretary, A. DEJARDIN—Principal Office, Winnipeg.

(Incorporated May 16, 1913, by an Act of Parliament of Canada, 3-4 George V, chap. 68. Dominion license issued December 6, 1913.)

CAPITAL.

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed.....	300,500 00
Amount paid in cash.....	195,325 00
Amount of premium on capital stock paid in by stockholders.....	15,025 00

(For List of Shareholders, see Appendix.)

ASSETS.

Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	\$ 60,967 49
Book value of bonds and debentures. (For details, see Schedule B.).....	256,111 55
Cash in Union Bank of Canada, Winnipeg.....	37,509 15
Total ledger assets.....	\$ 354,588 19
Deduct market value of bonds and debentures under book value.....	5,383 92
	\$ 349,204 27

OTHER ASSETS.

Interest due, \$1,582.95; accrued, \$4,225.55.....	\$ 5,808 50
Agents' balances and premiums uncollected (\$97.74 on business prior to Oct. 1, 1919.).....	10,796 58
Plans, \$868.20; furniture and fixtures, \$527.48.....	1,395 68
Reinsurance losses due.....	73 77
Total assets.....	\$ 367,278 80

LIABILITIES.

Net amount of claims, unadjusted.....	\$ 1,790 00
Reserve of unearned premiums, \$45,580.79, carried out at 80 per cent.....	36,464 56
Reinsurance premiums due.....	11,599 21
Taxes due and accrued.....	6,839 62
Investment reserve fund.....	12,116 08
Salaries, rent, advertising, etc., due and accrued.....	3,860 00
Total liabilities.....	\$ 72,669 47
Surplus of assets over liabilities.....	\$ 294,609 33
Capital stock paid in cash.....	195,325 00
Surplus over liabilities and capital.....	\$ 99,284 33

INCOME.

Gross cash received for premiums.....	\$ 104,090 10
Deduct reinsurances, \$61,640.63; return premiums, \$7,277.92.....	68,918 55
Net cash received for premiums.....	\$ 35,171 55
Cash received for interest on investments.....	19,435 58
Total.....	\$ 54,607 13
Received for calls on capital.....	15,025 00
Total income.....	\$ 69,632 13

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BEAVER FIRE—*Concluded.*

EXPENDITURE.

Net amount paid for claims occurring in previous years.....	\$	1,761 61	
Deduct reinsurances, savings and salvage.....		1,000 11	
Net paid for said claims.....	\$	761 50	
Amount paid for claims occurring during the year.....	\$	16,428 26	
Deduct reinsurance.....		10,539 53	
Net amount paid for said claims.....	\$	5,888 73	
Total net amount paid for claims (including stock dividend of \$15,025).....	\$	6,650 23	
Dividends paid during the year.....		28,622 65	
Net amount recovered for commission or brokerage.....		—9,088 56	
Salaries and bonuses of H. O. officials and staff, \$6,262.49; auditors fees, \$150.....		6,412 49	
Taxes.....		1,467 67	
Miscellaneous expenditure, viz: Maps and plans, \$184.30; postage, telegrams, telephones, express, printing and stationery, \$1,573.78; rents, \$1,020; donations, \$25; underwriters' boards, etc., \$239.15.....		3,042 23	
Total expenditure.....	\$	37,106 71	

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1918.....	\$	322,062 77
Amount of cash income.....		69,632 13
Total.....	\$	391,694 90
Amount of cash expenditure.....		37,106 71
Balance, net ledger assets at December 31, 1919.....	\$	354,588 19

RISKS AND PREMIUMS.

	Amount.	Premiums.
Gross in force at December 31, 1918.....	\$ 10,531,340	\$ 179,702 87
Taken during 1919, new and renewed.....	6,545,809	103,878 17
Total.....	\$ 17,077,149	\$ 283,581 04
Deduct terminated.....	6,041 206	92,944 98
Gross in force at end of 1919.....	\$ 11,035,943	\$ 190,636 06
Deduct reinsured.....	6,532,730	101,398 12
Net in force at December 31, 1919.....	\$ 4,503,213	\$ 89,237 94

SCHEDULE B.

Bonds and debentures owned, viz:—			
<i>On deposit with Receiver General.</i>			
	Par value.	Book value.	Market value.
<i>Cities—</i>			
Brandon (Street Railway), 1952, 4½ p.c.....	\$ 10,000 00	\$ 8,064 00	\$ 8,400 00
Lethbridge, 1943, 5 p.c.....	5,353 33	4,784 27	4,657 40
Medicine Hat, 1942, 5 p.c.....	10,000 00	8,948 00	8,800 00
<i>Towns—</i>			
Swift Current, 1943, 5 p.c.....	15,000 00	12,624 00	12,600 00
Weyburn, 1953, 5½ p.c.....	10,000 00	8,902 00	9,200 00
<i>Government—</i>			
Dom. of Canada Victory Loan, 1933, 5½ p.c....	25,000 00	25,000 00	25,000 00
Total on deposit with Receiver General.....	\$ 75,353 33	\$ 68,322 27	\$ 68,657 40
<i>Held by Company</i>			
Dom. of Canada (4) War Loan, 1922, 5½ p.c.....	300 00	300 00	300 00
Dom. of Canada (5) War Loan, 1933, 5½ p.c.....	11,500 00	11,647 50	11,647 50
Dom. of Canada (4) War Loan, 1937, 5½ p.c.....	140,100 00	140,763 47	140,763 47
Dom. of Canada Victory Loan, 1923, 5½ p.c.....	50 00	50 00	50 00
Dom. of Canada Victory Loan, 1931, 5½ p.c., (partly paid).....	10,000 00	3,000 00	3,000 00
Anglo-French External Loan, 1920, 5 p.c.....	10,000 00	9,587 20	9,400 00
Bellegarde Rural Telephone Co., Ltd., 1920 to 1930, 8 p.c.....	8,756 73	9,029 61	9,029 61
City of Prince Albert, 1964, 1 to 6 p.c.....	15,759 30	13,411 50	7,879 65
Total par, book and market values.....	\$ 271,819 36	\$ 256,111 55	\$ 250,727 63

10 GEORGE V, A. 1920

BOSTON INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, Wm. R. HEDGE—Secretary, FREEMAN NICKERSON—Principal Office, Boston, Mass.—
Chief Agent in Canada, H. H. MOTLEY—Head Office in Canada, Calgary, Alta.

(Incorporated, 1873. Dominion license issued Jan. 15, 1918.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash.....\$ 1,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian policyholders.

Bond on deposit with Receiver General, viz:—

	Par value.	Market value.
United States Liberty Loan, 1932/1947, 3½ p.e.....	\$ 50,000 00	\$ 50,000 00
Carried out at market value.....		\$ 50,000 00

Other Assets in Canada.

Cash in Bank of Montreal, Calgary.....	15,561 18
Deposit Grain Insurance Association	1,000 00
Agents' balances and premiums uncollected (\$304.77 on business prior to Oct. 1, 1919)...	12,484 27
Office furniture and plans.....	1,289 95
Total assets in Canada.....	\$ 80,335 40

LIABILITIES IN CANADA.

Net amount of claims adjusted and unpaid.....	\$ 12,110 66
Net amount of claims resisted, not in suit.....	1,000 00
Total net amount of unsettled claims.....	\$ 13,110 66
Reserve of unearned premiums \$56,177.19; carried out at 80 p.c.....	44,941 75
Reinsurance premiums.....	1,127 18
Taxes due and accrued.....	1,409 66
Total liabilities in Canada.....	\$ 60,589 25

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 168,269 33
Less reinsurance, \$43,573.16; return premiums, \$28,885.88	72,459 04
Net cash received for said premiums.....	\$ 95,810 29
Received for interest.....	2,258 43
Total income in Canada.....	\$ 98,068 72

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BOSTON INSURANCE—*Concluded.*

EXPENDITURE IN CANADA.

Paid for claims occurring in previous years.....	\$	3,530 23	
Less reinsurance.....		2 57	
Net paid for said claims	\$	3,527 66	
Paid for claims occurring during the year.....	\$	31,794 96	
Less savings and salvage.....	\$	108 22	
Less reinsurance.....		2,455 67	
Total deduction	\$	2,563 89	
Net paid during the year for said claims.....	\$	29,231 07	
Total net amount paid for claims.....	\$		32,758 73
Commission or brokerage.....			23,012 23
Taxes.....			2,464 12
Paid for salaries, fees and travelling expenses. Salaries of head office officials, \$2,683.87; travelling expenses, officials, \$437.91.....			3,121 78
All other expenditure, viz.:—Advertising, \$12.08, maps and plans, \$161.60; postage, telegrams, telephones and express, \$271.38; printing and stationery, \$181.57; rents, \$264.78; adjustment expenses, \$701.87; underwriters' boards, tariff associations, etc., \$286.40; miscellaneous expenses, \$749.55; duty, \$17.31; bank exchange, \$866.11; Grain Insurance Assn. expenses \$600.....			4,112 65
Total expenditure in Canada	\$		65,469 51

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross in force at end of 1918	\$ 6,234,080	\$ 75,880 45
Taken during 1919, new and renewed.....	15,556,230	164,877 27
Total	\$ 21,790,310	\$ 240,757 72
Deduct terminated	8,549,593	90,832 16
Gross in force at end of 1919	\$ 13,240,717	\$ 149,925 56
Deduct reinsured.....	3,733,995	43,793 33
Net in force at end of 1919	\$ 9,506,722	\$ 106,132 23

(For General Business Statement, See Appendix.)

10 GEORGE V, A. 1920

BRITISH AMERICA ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, W. B. MEIKLE—Secretary, E. F. GARROW—Principal Office, 18, 20 and 22 Front St., East, Toronto.

(Incorporated Feb. 13, 1833, by an Act of Legislature of the late Province of Upper Canada; amended in 1869 by 32-33 Vic., Chap. 67, and in 1872 by 35 Vic., Chap. 98, and in 1874 by 37 Vic., Chap. 86. In 1882 the Acts were amended and consolidated by 45 Vic. Chap. 99, amended in 1893 by 56 Vic., Chap. 75 and in 1901 by 1 Edward VII, Chap. 90, and in 1904 by 4 Edward VII, Chap. 51, and in 1906 by 6 Edward VII, Chap. 64, and in 1907 by 6-7 Edward VII, Chap. 65. On May 16 1913, the power of the company was extended to include hail insurance under the provisions of section 81 of the Insurance Act, 1910, on May 8, 1917, its power was further extended to include inland transportation insurance under the provisions of the said section, and on April 10, 1918 its power was further extended to include automobile insurance under the provisions of section 77 of the Insurance Act, 1917. Commenced business in Canada June 19, 1835.)

CAPITAL.

Amount of joint stock capital authorized.....	\$ 3,000,000 00
Amount subscribed.....	1,400,000 00
Amount of common stock paid up in cash.....	849,379 79
Amount of preferred stock paid up in cash.....	550,000 00
Amount of premium on capital paid in by stockholders since organization in 1833.....	212,500 00

(For List of Shareholders, see Appendix).

ASSETS.

Value of real estate held by the Company, viz.:-

Company's premises, corner Front and Scott streets, Toronto.....	\$ 220,000 00
Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	4,200 00
Book value of bonds and debts. (For details, see Schedule B).....	2,368,037 17
Book value of stocks (For details, see Schedule C).....	186,680 00
Cash at head office.....	2,843 40
Cash in banks and trust company, viz.:-	
Canadian Bank of Commerce, London, Eng.....	\$ 220,329 81
Canadian Bank of Commerce, New York.....	87,630 31
Canadian Bank of Commerce, Toronto.....	238,432 90
Corn Exchange National Bank, Chicago.....	9,069 70
United States Mortgage and Trust Company, New York.....	140,074 00

Total cash in banks and trust company..... 695,536 72

Total ledger assets..... \$ 3,477,297 29

OTHER ASSETS.

Market value of bonds, debentures and stocks over book value.....	1,078 57
Interest accrued.....	38,382 91
Agents' balances and premiums uncollected, viz.:-	
Fire—In Canada (\$7,688.95 on business prior to Oct. 1, 1919).....	\$ 204,668 48
Fire—in other countries (\$5,390.76 on business prior to Oct. 1, 1919).....	447,421 39
Automobile (including Fire Risk)—in Canada (\$1,108.38 on business prior to Oct. 1, 1919).....	25,040 33
Automobile (excluding Fire Risk)—In Canada (\$1,108.38 on business prior to Oct. 1, 1919).....	25,040 32
Explosion—in other countries.....	5,969 41
Hail—in Canada (on business prior to Oct. 1919).....	3,849 08
Inland Transportation—in Canada.....	-35 30
Inland Transportation—in other countries.....	322 94
Marine—in Canada.....	112,942 94
Marine—in other countries.....	-5,018 91

Total..... \$20,200 68

Bills receivable.....	14,531 64
Due for reinsurance losses, fire, (in Canada) \$667.23; Marine, (in Canada) \$59,891.53.....	60,561 76

Total assets..... \$ 4,412,052 85

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BRITISH AMERICA—Continued.

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of fire claims, unadjusted.....	\$ 110,000 00	
“ “ resisted, in suit.....	2,359 00	
“ “ resisted, not in suit.....	\$12 50	
Total net amount of unsettled fire claims (\$36,436 of which accrued prior to 1919).....	\$ 113,171 50	
Net amount of automobile (including fire risk), claims unadjusted.....	4,000 00	
Net amount of automobile (excluding fire risk), claims unadjusted..	6,000 00	
Net amount of marine claims, unadjusted (\$100,022 accrued prior to 1919).....	475,000 00	
Total net amount of unsettled claims	\$ 598,171 50	
Reserve of unearned premiums, viz.:—		
Fire.....	\$ 745,641 21	
Automobile (including Fire Risk).....	26,448 74	
Automobile (excluding Fire Risk).....	25,449 79	
Inland Transportation.....	351 08	
Marine.....	130,005 10	
Total, \$927,895.92; carried out at 80 per cent.....		742,316 74
Dividends declared and due, but unpaid.....		5,957 10
Taxes due and accrued		20,000 00
Reinsurance premiums due, fire—\$184,964.14; automobile (including fire risk) \$3,167.36; automobile (excluding fire risk) \$3,167.36; hail, \$12,797.74		204,096 60
Reserve fund (hail department)		50,000 00
Salaries, rents, etc., due and accrued.....		15,000 00
Total liabilities in Canada.....	\$ 1,635,541 94	

(2) *Liabilities in Other Countries.*

Net amount of fire claims, unadjusted	\$ 300,000 00	
Net amount of fire claims, resisted, in suit.....	4,709 00	
Total net amount of unsettled fire claims (\$69,294.05 accrued prior to 1919)....	\$ 304,709 00	
Net amount of explosion claims, unadjusted	1 00	
Net amount of marine claims, unadjusted (\$72,819 accrued prior to 1919) ..	115,000 00	
Total net amount of unsettled claims.....	\$ 419,710 00	
Reserve of unearned premiums, viz.:—		
Fire.....	\$ 1,436,448 63	
Explosion.....	2,836 46	
Inland Transportation	189 38	
Marine	22,948 69	
Total, \$1,462,422.56; carried out at 80 per cent		1,169,938 05
Due and accrued for salaries, rent, etc.....		15,000 00
Taxes due and accrued		40,000 00
Reinsurance premiums fire		24,106 01
Total liabilities in other countries.....	\$ 1,668,754 06	
Total liabilities (excluding capital stock) in all countries	\$ 3,304,296 00	
Excess of assets over liabilities	\$ 1,107,756 85	
Capital stock paid in cash.....	1,399,379 79	

BRITISH AMERICA—Continued.

INCOME.

	Fire.		Auto- mobile (Including Fire. Risk).	Auto- mobile (Exclud- ing Fire Risk).	Explosion.	Hail.
	In Canada.	In other Countries.	In Canada.	In Canada.	In other Countries.	In Canada.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.	1,319,975 93	3,826,937 17	73,955 11	65,561 11	12,092 47	81,275 48
Deduct reinsurance.	337,273 96	1,151,682 02	18,747 57	14,026 99	1,571 79	16,268 69
Deduct return pre- miums.	187,508 01	555,187 02	16,479 74	15,463 40	7,434 73	322 52
Total deduction.	524,781 97	1,706,869 04	35,227 31	29,490 39	9,006 52	16,591 21
Net cash received.	795,193 96	2,120,068 13	38,727 80	36,070 72	3,085 95	64,684 27

	Inland Transportation.		Marine.	
	In Canada.	In other Countries.	In Canada.	In Other Countries.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.	25,736 40	1,300 87	1,413,342 11	118,832 43
Deduct reinsurance.	6,663 13	261 60	498,680 19	1,926 15
Deduct return premiums, etc.	3,338 98	..	112,681 72	5,808 07
Total deduction.	10,002 11	..	611,361 91	7,734 22
Net cash received.	15,734 29	1,039 27	801,980 20	111,098 21

Net cash received for premiums for all classes of business in all countries.	\$ 3,987,682 80
Cash received for interest on investments.	105,496 72
Profit on sale of securities.	950 00
Received for rents.	2,284 96
Total.	\$ 4,096,414 48
Received for increased capital.	350 00
Total income.	\$ 4,096,764 48

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BRITISH AMERICA—Continued.

EXPENDITURE.

	Fire.		Auto- mobile (Including Fire Risk).	Auto- mobile (Excluding Fire Risk).	Explosion.	Hail.
	In Canada.	In other Countries.	In Canada.	In Canada.	In other Countries.	In Canada.
	\$ ets.	\$ ets.	\$ ets.	\$ ets.	\$ ets.	\$ ets.
Paid for claims occurring in previous years.....	73,172 68	348,330 52	1,269 55	5,065 63		
Deduct savings and salvage	1,707 67	3,026 70				
Deduct reinsurance.....	23,858 14	87,736 75	240 40			
Total deduction.....	25,565 81	90,763 45				
Net paid for said claims...	47,606 87	257,567 07	1,029 15			
Paid for claims occurring during the year.....	373,778 85	1,193,978 39	45,156 09	27,083 78	98 55	47,357 21
Deduct savings and salvage	352 26	8,037 34				
Deduct reinsurances.....	125,578 20	500,798 51	13,404 59	10,537 65	14 77	
Total deduction.....	125,930 46	508,835 85				
Net paid for said claims...	247,848 39	685,142 54	31,751 50	16,546 13		
Total net paid for said claims.....	295,455 26	942,709 61	32,780 65	21,611 76	83 78	47,357 21

	Inland Transportation.		Marine.	
	In Canada.	In other Countries.	In Canada.	In other Countries.
	\$ ets.	\$ ets.	\$ ets.	\$ ets.
Paid for claims occurring in previous years.	6,467 85	669 41	745,976 74	114,878 74
Deduct savings and salvage.....	291 46	642 34	19,667 12	4,455 73
Deduct reinsurance.....	4,385 59	—24 09	347,221 02	7,906 02
Total deduction.....	4,677 05	618 25	366,888 14	12,361 75
Net paid for said claims.....	1,790 80	51 16	379,088 60	102,516 99
Paid for claims occurring during the year...	3,838 74	273 38	469,910 15	26,966 34
Deduct savings and salvage.....		20 49	8,238 73	131 32
Deduct reinsurance.....			126,729 93	8,037 56
Total deduction.....			134,968 66	8,168 88
Net paid for said claims.....		252 89	334,941 49	18,797 46
Total net paid for said claims.....	5,629 54	304 05	714,030 09	121,314 45

10 GEORGE V, A. 1920

BRITISH AMERICA—Continued.

EXPENDITURE—Concluded.

Total net payments for claims for all classes of business in all countries.....	\$ 2,181,276 40
Dividends paid stockholders.....	57,750 00
Commission and brokerage, fire, \$337,460.66; other, \$174,707.07.....	712,167 73
Commission on profits, fire, \$32 019.55; other, \$5,704.65.....	37,724 20
Taxes, fire, \$91,166.75; other, \$22,796.26.....	113,963 01
*Salaries, fees and travelling expenses:—Salaries: Head Office, \$232,557.80; fees: directors, \$3,355.92; auditors, \$1,109.05.....	237,022 77
†Miscellaneous expenditure, viz.:—Advertising, \$7,583.92; fire departments, patrol and salvage corps, assessments, \$2,418.14; furniture and fixtures, \$6,766.61; inspections and surveys, \$86,226.30; legal expenses, \$2,510.03; maps and plans, \$9,839.17; postage, telegrams, telephones and express, \$16,674.49; printing and stationery, \$34,943.37; underwriters' boards, associations, etc., \$45,440.47; exchange, —\$5,948.24; sundries, \$834.37; insurance, \$274.77; rents, \$28,444.....	236,007 40
Discount on sale of Capital Stock.....	129 00
Total expenditure.....	\$ 3,576,040 51

*(\$202,341.07 belongs to fire business.)

†(\$209,535.24 belongs to fire business.)

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1918.....	\$ 2,951,368 91
Income as above.....	4,096,764 48
Amount of appreciation in ledger value of assets.....	21,647 50
Total.....	\$ 7,069,780 89
Amount of expenditure as above.....	\$ 3,576,040 51
Amount written off ledger assets.....	16,443 09
	3,592,483 60
Balance, net ledger assets, at December 31, 1919.....	\$ 3,477,297 29

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums written in unlicensed companies, fire, other.....	\$ 230,792 24
Commissions thereon, fire, other.....	57,896 64
Amount of losses recovered from said companies, fire, other.....	116,198 91
Reserve of unearned premiums, fire, \$156,109.40; carried out at 80 per cent.....	124,887 52
Amount of losses recoverable from said companies.....	26,127 18
Amount of reinsurance premiums payable to said companies, fire.....	181,828 20

SUMMARY OF RISKS AND PREMIUMS.

	In Canada.		In other Countries.		Totals in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
<i>Fire.</i>	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Policies in force (gross) at date of last statement....	133,687,012	1,552,967 43	457,614,434	3,778,064 35	591,301,446	5,331,031 78
Taken during the year—new and renewed....	135,936,834	1,434,020 31	462,355,161	3,647,223 26	598,291,995	5,081,243 57
Total	269,623,846	2,986,987 74	919,969,595	7,425,287 61	1,189,593,441	10,412,275 35
Deduct terminated....	122,103,634	1,221,137 85	437,451,632	3,467,024 07	559,558,266	4,688,161 92
Gross in force at end of year	147,520,212	1,765,849 89	482,514,963	3,958,263 54	630,035,175	5,724,113 43
Deduct reinsured....	38,391,514	482,782 09	131,013,010	1,121,722 29	172,407,524	1,607,504 38
Net in force at end of year.	109,128,698	1,283,067 80	348,501,953	2,833,541 25	457,627,651	4,116,609 05

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BRITISH AMERICA—Continued.

SUMMARY OF RISKS AND PREMIUMS—Continued.

Risks and Premiums.	Class of Business.							
	Automobile (Including Fire Risk) (In Canada).		Automobile (Excluding Fire Risk) (InCanada).	Explosion (In other Countries).		Hail (In Canada).		
	Amount.	Premiums	Premiums.	Amount.	Premiums	Amount.	Premiums	
	\$	\$ cts.	\$ cts.	\$	\$ cts.	\$	\$ cts.	
Gross in force at end of 1918	1,790,276	29,131 02	10,312 17	4,432,871	28,389 65			
Taken in 1919—New	5,461,288	90,384 90	87,731 25	6,627,668	16,010 29	1,344,819	82,052.86	
Totals	7,251,564	119,515 92	98,043 42	11,060,539	44,399 94			
Less ceased	2,813,514	47,578 24	31,263 17	5,863,913	32,574 73	1,344,819	82,052.96	
Gross in force at end of 1919	4,438,050	71,937 68	66,780 25	5,196,626	11,825 21			
Less reinsured	1,247,017	19,057 21	15,880 67	2,543,551	6,399 61			
Net in force at end of 1919	3,191,033	52,880 47	50,899 58	2,653,075	5,425 60			

10 GEORGE V, A. 1920

BRITISH AMERICA—Continued.

SUMMARY OF RISKS AND PREMIUMS—Concluded.

	In Canada.	In other Countries.	Totals in all Countries.
	Premiums.	Premiums.	Premiums.
	\$ cts.	\$ cts.	\$ cts.
<i>Inland Transportation.</i>			
Policies in force (gross) at end of 1918.....	16,177 11	1,251 81	17,428 92
Taken during the year—new and renewed.....	19,657 09	1,436 56	21,093 65
Total.....	35,834 20	2,688 37	38,522 57
Deduct terminated.....	34,466 59	2,308 85	36,775 44
Gross in force at end of year.....	1,367 61	379 52	1,747 13
Deduct reinsured.....	665 44	77	666 21
Net in force at end of 1919.....	702 17	378 75	1,080 92
<i>Marine.</i>			
Gross in force at end of 1918.....	326,789 62	66,940 85	393,721 47
Taken during the year—new and renewed.....	1,274,606 56	109,553 28	1,384,159 84
Total.....	1,601,387 18	176,494 13	1,777,881 31
Deduct terminated.....	1,050,690 17	135,261 89	1,185,952 06
Gross in force at end of year.....	550,697 01	41,232 24	591,929 25
Deduct reinsured.....	290,656 82	575 03	291,261 85
Net in force at end of 1919.....	260,010 19	40,657 21	300,667 40

SCHEDULE B.

Bonds and debentures owned by the company:—

<i>On deposit with Receiver General.</i>	Par value.	Book value.	Market value.
<i>Governments—</i>			
Dominion of Canada Victory Loan, 1927, 5½ p.c.....	\$ 20,000 00	\$ 20,000 00	\$ 20,000 00
Dom. of Canada Victory Loan, 1933, 5½ p.c.....	15,000 00	15,000 00	15,000 00
Province of New Brunswick, 1938, 3 p.c.....	5,840 00	4,321 60	4,321 60
Province of New Brunswick, 1921, 4 p.c.....	10,000 00	9,600 00	9,600 00
<i>Cities—</i>			
Kamloops, 1922, 5 p.c.....	4,000 00	3,800 00	3,800 00
London, 1921, 4 p.c.....	9,000 00	8,640 00	8,640 00
Montreal, 1925, 4 p.c.....	5,000 00	4,650 00	4,650 00
Montreal (St. Henri) 1938, 4 p.c.....	5,000 00	4,250 00	4,250 00
Nanaimo, 1922, 5 p.c.....	9,000 00	8,550 00	8,550 00
Vancouver, 1945, 4 p.c.....	3,000 00	2,310 00	2,310 00
Winnipeg, 1938, 3½ p.c.....	8,000 00	6,320 00	6,320 00
<i>Miscellaneous—</i>			
Canada Perm. Mtge. Corp., 1920, 5 p.c.....	1,000 00	1,000 00	1,000 00
Central Canada Loan and Savings Co., 60 days' notice, 4 p.c.....	21,400 00	21,400 00	21,400 00
Total on deposit with Receiver General.....	\$ 116,240 00	\$ 109,811 60	\$ 109,811 60
Mexican Government redeemable gold bonds, 1920, 5 p.c., deposited in Mexico.....	\$ 25,000 00	\$ 11,000 00	\$ 11,000 00

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BRITISH AMERICA—Continued.

SCHEDULE B—Continued.

Bonds and debentures owned by the Company:—Continued.

*Held with Insurance Department or with
Trustees in the United States.*

<i>Governments—</i>	Par value.	Book value.	Market value.
Dominion of Canada Gold Bonds, 1921, 5½ p.c.	\$18,000 00	\$18,000 00	\$17,865 00
Province of Manitoba, 1930, 4 p.c.	5,000 00	3,934 59	4,400 00
Province of Manitoba, 1928, 6 p.c.	50,000 00	50,500 00	47,580 00
Province of Ontario, 1920, 5 p.c.	20,000 00	20,000 00	20,000 00
Province of Nova Scotia, 1920, 5 p.c.	15,000 00	15,000 00	14,869 50
Province of Saskatchewan, 1924, 5 p.c.	80,000 00	77,600 00	79,200 00
Anglo-French External Loan, 1920, 5 p.c.	12,000 00	11,640 00	11,280 00
New Mexico Highway, 1928, 4 p.c.	10,000 00	9,800 00	10,100 00
New York State, 1958, 4 p.c.	5,000 00	5,100 00	5,300 00
Porto Rico Reg'd. bonds (1909 series), 1932, 4 p.c.	10,000 00	9,900 00	10,100 00
United Kingdom of Great Britain and Ireland, secured Loan Gold Notes, 1929, 5½ p.c.	50,000 00	48,500 00	48,125 00
United Kingdom of Great Britain and Ireland, secured Loan Gold Notes, 1921, 5½ p.c.	100,000 00	99,000 00	98,500 00
United States of America 3rd Liberty Loan Gold Bonds, 1928, 4½ p.c.	50,000 00	50,000 00	50,000 00
United States of America, 4th Liberty Loan Gold Bonds, 1938, 4½ p.c.	234,000 00	221,120 00	220,995 00
<i>Cities—</i>			
Atlanta, Ga., (School) 1929-1930, 4½ p.c.	10,000 00	10,000 00	10,500 00
Brooklyn, (School), N.Y., 1936, 3½ p.c.	30,000 00	27,300 00	28,200 00
Cleveland, Ohio, 1923, 4 p.c.	100,000 00	99,000 00	101,000 00
Kingston, Ont., 1920-1925, 4½ p.c.	15,700 00	15,199 00	15,229 00
London, 1921, 4 p.c.	15,000 00	13,450 50	14,400 00
New York, 1941, 3½ p.c.	5,000 00	4,500 00	4,700 00
New York, 1963, 4½ p.c.	5,000 00	5,250 00	5,500 00
Ottawa, 1931, 4 p.c.	9,733 33	7,659 16	8,554 62
Richmond, Va., 1927, 4 p.c.	1,300 00	1,261 00	1,300 00
Richmond, Va., 1924, 4 p.c.	25,000 00	24,500 00	25,000 00
Riverside, Cal., 1923-1935, 5 p.c.	25,000 00	25,757 50	26,750 00
Sault au Recollet, 1955, 6 p.c.	24,000 00	24,480 00	25,200 00
Victoria, B.C., 1920, 4 p.c.	4,866 66	4,452 99	4,607 75
Victoria, B.C., 1923, 4½ p.c.	140,000 00	133,000 00	133,000 00
Wilmington, N.C., 1955, 5 p.c.	5,000 00	5,200 00	5,600 00
<i>District—</i>			
Greater Winnipeg, Water, 1921, 5 p.c.	10,000 00	9,900 00	9,881 00
<i>Counties—</i>			
Greenville Co., S.C., 1933, 4½ p.c.	5,000 00	4,950 00	5,200 00
Mecklenburg Co., N. C., 1936, 5 p.c.	5,000 00	5,100 00	5,550 00
<i>Railways—</i>			
Canadian Northern Ry. Gold Certs., Equipment, 1925, 6 p.c.	50,000 00	50,000 00	49,875 00
Canadian Northern Ry., Equipment Series "B", 1928, 6 p.c.	100,000 00	100,000 00	98,230 00
Canadian Northern Ry. Con. deb. (gtd. by Prov. of Manitoba), 1930, 4 p.c.	40,393 34	31,415 92	34,738 27
Chicago, Milwaukee and St. Paul Ry., 1914, 5 p.c.	1,200 00	1,008 00	948 00
Imperial Rolling Stock Co., C.N.R. Equip., 1920, 4½ p.c.	64,000 00	64,000 00	62,080 00
Suburban Rapid Transit Co., 1st mort., 1938, 5 p.c.	22,000 00	18,700 00	19,800 00
West Shore Ry., 1st mort., 1961, 4 p.c.	12,000 00	9,600 00	10,200 00
<i>Miscellaneous—</i>			
Central Canada Loan and Savings Co., 60 days, 4 p.c.	115,000 00	115,000 00	115,000 00
Central Canada Loan and Savings Co., 1921, 4 p.c.	250,000 00	250,000 00	250,000 00
Provincial Light, Heat and Power Co., 1st mort., 1946, 5 p.c.	49,000 00	45,570 00	46,550 00
Toronto General Trusts Corp'n. Investment Receipt, 1923, 5½ p.c.	12,000 00	10,980 00	12,000 00
Toronto Savings and Loan Co., 1923, 5 p.c.	50,000 00	50,000 00	50,000 00
Total held with Ins. Depts. or with Trustees in the United States.	\$1,860,193 33	\$1,807,328 57	\$1,817,908 14

10 GEORGE V, A. 1920

BRITISH AMERICA—*Concluded.*SCHEDULE B—*Concluded.*Bonds and debentures owned by the Company—*Concluded.**Held by the Company.*

	Par value.	Book value.	Market value.
Dom. of Canada Victory Loan, 1922, 5½ p.c....	\$ 150 00	\$ 150 00	\$ 150 00
Dom. of Canada War Loan, 1927, 5½ p.c.	130,000 00	130,000 00	130,000 00
Dom. of Canada Victory Loan, 1923, 5½ p.c....	200,900 00	200,900 00	200,900 00
Dom. of Canada Victory Loan, 1933, 5½ p.c....	35,000 00	35,000 00	35,000 00
Dom. of Canada Victory Loan, 1924, 5½ p.c....	30,000 00	30,000 00	30,000 00
United States, 2nd Liberty Loan, 1927-1942, 4 p.c.....	750 00	750 00	750 00
Chicago, Milwaukee and St. Paul Ry., (Conv. gold) 1932, 4½ p.c.....	2,100 00	1,617 00	1,617 00
Canada Perm. Mfg. Corp., 1920, 5 p.c.....	11,500 00	11,500 00	11,500 00
Eastern Canada Savings and Loan Co., 1922, 4½ p.c.....	5,000 00	4,950 00	4,950 00
Imperial Trusts, 1920, 5 p.c.....	25,000 00	25,000 00	25,000 00
Total held by Company.....	\$ 440,400 00	\$ 439,867 00	\$ 439,867 00
Total par, book and market values.....	\$2,441,833 33	\$2,368,037 17	\$2,378,616 74

SCHEDULE C.

Stocks owned by the Company:—

*Held with Insurance Departments or with
Trustees in United States.*

38 shares Canadian Bank of Commerce stock	\$ 3,800 00	\$ 7,562 00	\$ 7,448 00
80 shares Canadian Pacific Ry. stock.....	8,000 00	12,400 00	10,640 00
100 shares Chicago, Milwaukee and St. Paul Ry. (preferred stock).....	10,000 00	8,000 00	5,500 00
43 shares Illinois Central R.R. (common stock)	4,300 00	4,171 00	3,784 00
100 shares Minneapolis, St. Paul and Sault Ste. Marie Ry. (common stock).....	10,000 00	9,500 00	8,000 00
216 shares Great Northern Ry. (preferred stock).....	21,600 00	20,520 00	17,280 00
Total held with Ins. Depts. or with Trustees in United States.....	\$ 57,700 00	\$ 62,153 00	\$ 52,652 00

Held by Company.

110 shares Dominion Savings and Invst. Soc...\$	5,500 00	\$ 4,015 00	\$ 4,015 00
7,422 shares Western Assurance Co. stock.....	148,440 00	118,752 00	118,752 00
22 shares Great Northern Ry. (preferred stock).	2,200 00	1,760 00	1,760 00
Total held by Company.....	\$ 156,140 00	\$ 124,527 00	\$ 124,527 00
Total par, book and market values..	\$ 213,840 00	\$ 186,680 00	\$ 177,179 00

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BRITISH COLONIAL FIRE INSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, I. L. LAFLEUR—Vice-President, J. B. MORISSETTE—Manager and Secretary, THEODORE MEUNIER—Principal Office, Montreal.

(Incorporated May 19, 1909, by an Act of Parliament of Canada, 8-9 Edward VII, chap. 52. Extended in 1912 by 2 George V, chap. 68. Dominion license issued June 1, 1912.)

CAPITAL.

Amount of joint stock capital authorized.....	\$ 2,000,000 00
Amount subscribed for.....	1,000,000 00
Amount paid thereon in cash.....	248,670 00
Amount of premium on capital stock paid in by stockholders.....	100,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Book value of bonds and debts. (For details, see Schedule B.).....	\$ 176,222 37
Cash at head office and branches.....	9,501 91
Cash in banks, viz:—	
Imperial Bank and Banque Nationale, Montreal.....	\$ 48,802 97
Banque Nationale, Quebec.....	28,175 12
Banque Nationale, Paris.....	3,713 65
Total cash in banks.....	80,691 74
Total ledger assets.....	\$ 266,416 02
Deduct market value of bonds and debentures under book value.....	9,278 88
	\$ 257,137 14

OTHER ASSETS.

Interest accrued, \$2,628.26; due, \$550.00.....	3,178 26
Agents' balances and premiums uncollected—	
Fire—in Canada.....	\$ 24,582 28
“ (In other Countries).....	16 47
Total.....	24,598 75
Bills receivable held by the Company.....	469 50
Office furniture and fixtures, \$3,171.64, maps and plans, \$7,691.71.....	10,863 35
Total assets.....	\$ 296,247 00

LIABILITIES.

(1) Liabilities in Canada.

Net amount of claims, unadjusted.....	\$ 8,136 23
“ “ “ resisted, in suit (accrued in previous years.).....	5,825 00
“ “ “ “, not in suit.....	667 00
Total net amount of unsettled claims.....	\$ 14,628 23
Reserve of unearned premiums, \$139,731.82; carried out at 80 per cent.....	111,785 46
Reserve of unlicensed reinsurance, unsecured, fire.....	15,677 83
Taxes due and accrued.....	4,000 00
Deposit for unlicensed reinsurance.....	61,126 79
Total liabilities in Canada.....	\$ 207,218 31

10 GEORGE V, A. 1920

BRITISH COLONIAL—Continued.

LIABILITIES—Concluded.

(2) *Liabilities in other Countries.*

Reserve of unearned premiums, \$12,505.93; carried out at 80 per cent.....	\$ 10,004 74
Total liabilities in all countries.....	\$ 217,223 05
Excess of assets over liabilities.....	\$ 79,023 95
Capital stock paid in cash.....	248,670 00

INCOME.

	In Canada.	In Other Countries.
Gross cash received for premiums.....	\$ 374,168 30	\$ 27,281 34
Deduct reinsurances, \$117,703.09; return premiums, \$69,103.59	186,806 68	
Net cash received for said premiums.....	\$ 187,361 62	\$ 27,281 34
Net cash received for premiums in all countries.....	\$ 214,642 96	
Received for interest on investments.....	8,952 43	
Total.....	\$ 223,595 39	
Received for calls on capital.....	1,628 66	
Total income.....	\$ 225,224 05	

EXPENDITURE.

	In Canada.	In other Countries.
Amount paid for claims occurring in previous years.....	\$ 18,128 30	
Deduct reinsurances, \$9,070.62; savings and salvage, \$832.80	9,903 42	
Net amount paid for said claims.....	\$ 8,224 88	
Amount paid for claims occurring during the year.....	\$ 140,229 40	\$ 19,148 98
Deduct reinsurances.....	50,739 04	
Net amount paid for said claims.....	\$ 89,490 36	
Total net amount paid for said claims.....	\$ 97,715 24	\$ 19,148 98
Total net amount paid for claims in all countries.....	\$ 116,864 22	
Commission or brokerage.....	34,890 68	
Salaries—H. O. officials, \$23,993.47; auditors' fees, \$387.50; travelling expenses, officials, \$2,458.53; agents, \$3,746.25.....	30,585 75	
Taxes.....	6,710 93	
Miscellaneous expenditure:—Advertising, \$4,754.35; furniture and fixtures, \$355.26; maps and plans, \$1,372.35; postage, telegrams, telephones and express, \$3,645.08; printing and stationery, \$5,689.89; rent and light, \$2,282.65; office expenses, \$5,716.46; exchange, \$259.80; underwriters' boards, tariff associations, etc., \$3,002.54; legal expenses, \$600....	27,678 38	
Total expenditure.....	\$ 216,729 96	

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets December 31, 1918.....	\$ 196,795 14
Amount of cash income.....	225,224 05
Total.....	\$ 422,019 19
Amount of expenditure.....	216,729 96
Balance net ledger assets, December 31, 1919 (\$266,416.02 less \$61,126.79 ledger liability).....	\$ 205,289 23

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies.....	\$ 114,995 95
Amount of commission thereon.....	34,498 78
Amount of losses recovered from said companies.....	59,809 66
Reserve of unearned premiums reinsured in unlicensed companies, \$64,252.09; carried out at 80 per cent.....	51,401 67
Amount of losses due and recoverable from such companies.....	25,402 96
Amount of cash or other securities held as security for recovery of losses, etc.....	61,126 79

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BRITISH COLONIAL—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Fire.		
	In Canada.		In other Countries.
	Amount.	Premiums.	Premiums.
	\$	\$ cts.	\$ cts.
Gross in force at end of 1918.....	24,002,087	321,113 11	16,390 38
Taken in 1919, new and renewed.....	27,407,997	372,371 44	25,011 86
Totals.....	51,410,084	693,484 55	41,402 24
Less ceased.....	20,999,593	297,414 43	16,390 38
Gross in force at end of 1919.....	30,410,491	396,070 12	25,011 86
Less reinsured.....	8,144,806	125,503 87	
Net in force at end of 1919.....	22,265,685	270,566 25	25,011 86

SCHEDULE B.

Bonds and debentures owned by the Company:—

<i>On deposit with Receiver General.</i>	Par value.	Book value.	Market value.
<i>Towns—</i>			
Joliette, 1941, 4½ p.c.....	\$ 10,000 00	\$ 10,176 00	\$ 8,500 00
Ste. Anne de Bellevue, 1951, 5 p.c.....	10,000 00	10,505 28	8,800 00
<i>Village—</i>			
Ste. Rose, 1954, 6 p.c.....	10,000 00	9,769 80	10,100 00
<i>Schools—</i>			
Ste. Rose, 1940, 4½ p.c.....	18,000 00	18,000 00	14,580 00
Villeray, Que., 1951, 5½ p.c.....	17,000 00	19,340 40	16,830 00
Total on deposit with Receiver General..	\$ 65,000 00	\$ 67,791 48	\$ 58,810 00
<i>Held by Company.</i>			
Dom. of Canada Victory Loan, 1933, 5½ p.c....	\$ 25,000 00	\$ 25,290 00	\$ 25,000 00
Dom. of Canada Victory Loan, 1934, 5½ p.c....	7,500 00	7,500 00	7,500 00
Dom. of Canada Victory Loan, 1937, 5½ p.c....	2,000 00	2,040 00	2,000 00
<i>Cities—</i>			
Braatford, 1934, 4 p.c.....	5,000 00	3,900 00	4,350 00
Ladysmith, 1926, 6 p.c.....	3,000 00	2,650 00	2,880 00
Regina, 1931, 4½ p.c.....	18,000 00	15,784 45	16,020 00
<i>Towns—</i>			
Battleford, 1932, 6 p.c.....	121 47	96 00	96 00
Battleford, 1933, 6 p.c.....	193 53	155 00	155 00
Battleford, 1948, 6 p.c.....	2,000 00	1,400 00	1,400 00
Ponoka, 1920 to 1932, 5 p.c.....	3,207 91	2,717 92	2,855 04
<i>Municipalities—</i>			
Brenda (g'teed by Prov. of Man.), 1930, 4 p.c.	10,000 00	8,968 75	8,500 00
Hamiota (g'teed by Prov. of Man.), 1931, 4 p.c.	5,000 00	4,449 00	4,350 00
<i>Schools—</i>			
Edmonton, Alta., S.D., 1920-1951, 4½ p.c.....	12,000 00	9,527 03	10,320 00
St. Louis, Alta., R.C.T., 1920-1941, 5 p.c.....	11,000 00	10,453 65	9,900 00
Arcola, Sask., 1920-1942, 5 p.c.....	12,266 67	10,675 38	11,162 67
Prince Albert, Sask., 1921-1938., 1 to 6 p.c.....	3,289 56	2,823 71	1,644 78
Total held by company.....	\$ 119,579 14	\$ 108,430 89	\$ 108,133 49
Total par, book and market values	\$ 184,579 14	\$ 176,222 37	\$ 166,943 49

THE BRITISH CROWN ASSURANCE CORPORATION, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, Rt. Hon. J. PARKER-SMITH—General Manager and Secretary, D. W. MACLENNAN—
Principal Office, Glasgow, Scotland—Chief Agent in Canada, J. H. RIDDELL—Head
Office in Canada, Toronto.

(Incorporated March, 1907. Dominion license issued Nov. 2, 1917.)

CAPITAL.

Amount of joint stock capital authorized.....	\$ 2,500,000 00
Amount subscribed for.....	1,250,000 00
Amount paid up in cash.....	<u>500,000 00</u>

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (<i>For details, see Schedule B</i>).....	\$ 343,863 81
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Other Assets in Canada.

Loan to Staff on Victory Loan.....	587 00
Cash at head office.....	13,735 91
Cash in banks, viz.:—	
Canadian Bank of Commerce, Regina.....	\$ 2,474 62
Canadian Bank of Commerce, Toronto.....	965 26
Total cash in banks.....	3,439 88
Interest due, \$684.26; accrued, \$2,503.09.....	3,187 35
Agents' balances and premiums uncollected, viz.:—	
Fire (\$12,976.03 on business prior to Oct. 1, 1919).....	\$ 100,672 15
Automobile, (including Fire Risk).....	14,459 65
Total.....	115,131 80
All other assets.....	8,520 40
Office furniture, plans and maps.....	16,029 86
Total assets in Canada.....	<u>\$ 504,496 01</u>

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted (\$4,366.25 accrued prior to 1919 and resisted, in suit).....	\$ 21,319 86
Net amount of automobile (including Fire Risk) claims, unadjusted.....	3,265 13
Total net amount of unsettled claims.....	\$ 24,584 99
Reserve of unearned premiums, viz.:—	
Fire.....	\$ 298,828 36
Automobile (including Fire Risk).....	57,464 41
Total, \$356,292.77, carried out at 80 per cent.....	285,034 22
Salaries, rent, advertising, agency and other expenses, due and accrued.....	1,737 83
Taxes, due and accrued.....	7,000 00
Adjustment fees outstanding.....	832 00
Total liabilities in Canada.....	<u>\$ 319,189 04</u>

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THE BRITISH CROWN ASSURANCE CORPORATION—Continued.

INCOME IN CANADA.

Premiums.	Class of Business.		
	Fire.	Automobile (including Fire Risk).	Hail.
	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	536,975 07	143,582 19	
Less reinsurance.....	26,158 36		
Less return premiums.....	109,971 75	29,717 60	
Total deduction	136,130 11		
Net cash received	400,844 96	113,864 59	2,851 34
Net cash received for premiums for all classes of business.....			
			\$ 517,560 89
Cash received for interest on investments.....			15,088 04
Total income in Canada			\$ 532,648 93

EXPENDITURE IN CANADA.

Claims.	Class of Business.	
	Fire.	Automobile (including Fire Risk.)
	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years	13,039 06	5,735 06
Less savings and salvage		2,654 93
Net payment for said claims.....		3,080 13
Paid for claims occurring during the year.....	157,892 76	69,836 11
Less savings and salvage		4,546 33
Less reinsurance.....	3,085 39	
Net payment for said claims.....	154,807 37	65,289 78
Total net payment for claims.....	167,846 43	68,369 91
Total net payments for claims for all classes of business		
		\$ 236,216 34
Commission and brokerage: Fire, \$110,614 82; other, \$33,343 67		143,958 49
Commission on profits, fire,		2,000 00
Taxes:—fire, \$13,360.58; other, \$1,250		14,610 58
*Salaries and travelling expenses—Salaries of Chief agency, \$19,483 84; do., other, \$1,212		
travelling expenses: officials, \$2,732 26; agents, \$870 41; auditors' fees, \$560		24,858 51
†Miscellaneous Expenditure, viz:—Advertising, \$2,262 86; furniture and fixtures, \$1,818 90;		
inspections and surveys, \$3,054 75; legal expenses \$385; postage, telegrams, exchange, tele-		
phones and express, \$5,028 96; printing and stationery, \$9,852 43; rents, \$3,041.81; under-		
writers' boards, associations, etc., \$5,406.93; miscellaneous, \$3,007 89; adjustment		
fees and expenses, \$8,933 60; maps and plans, \$1,677 72; automobile, etc., \$2,869 29;		
sundry hail expenses, \$779.98		48,120 12
Total expenditure in Canada		\$ 469,764 04

*(§19,886.81 belongs to Fire business.) †§41,507.91 belongs to Fire business.)

10 GEORGE V, A. 1920

THE BRITISH CROWN ASSURANCE CORPORATION—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Automobile (excluding Fire Risk.)	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1918.....	34,389,350	450,668 87	2,731,984	51,305 70
Taken in 1919—new and renewed.....	46,571,791	579,324 63	22,686,865	148,841 60
Totals.....	80,961,141	1,029,993 50	25,418,849	200,147 30
Less ceased.....	34,031,854	435,738 00	20,744,225	90,088 95
Gross in force at end of 1919.....	46,929,287	594,255 50	4,674,624	110,058 35
Less reinsured.....	1,981,263	22,038 86		
Net in force at end of 1919.....	44,948,024	572,216 64	4,674,624	110,058 35

SCHEDULE B.

Bonds and debentures on deposit with Receiver General, viz:—

Governments—

	Par value.	Market value.
Dom. of Canada Victory Loan, 1933, 5½ p.c.....	\$ 240,000 00	\$ 240,000 00
Dominion of Canada inscribed stock, 1938, 3 p.c.....	4,866 67	3,601 33
Anglo-French External Loan, 1920, 5 p.c.....	400 00	376 00
British Exchequer, 1920, 6 p.c.....	9,733 33	9,733 33
Province of Nova Scotia, 1945, 3½ p.c.....	3,406 67	2,623 14

Cities—

Cranbrook, 1951, 5 p.c.....	5,000 00	3,950 00
Edmonton, 1929, 4½ p.c.....	14,600 00	12,994 00
Saskatoon, 1940, 4½ p.c.....	226 68	190 41
Victoria, 1920, 4 p.c.....	10,220 00	9,709 00

Towns—

Battleford, 1920-1921, 5 p.c.....	2,000 00	1,940 00
" 1933, 6 p.c.....	575 00	529 00
" 1945, 6 p.c.....	1,000 00	900 00
" 1950, 6 p.c.....	442 40	398 16
" 1951, 6 p.c.....	557 60	496 26
" 1954, 6 p.c.....	1,000 00	870 00
Chesley, 1926 to 1928, 5 p.c.....	3,114 66	3,052 36
Goderich, 1922 to 1924, 5 p.c.....	2,445 95	2,397 03
Kincardine, 1923 to 1927, 5 p.c.....	8,685 28	8,424 72
Meaford, 1920 to 1930, 5 p.c.....	3,332 64	3,232 66
Orillia (g'd. by county of Simcoe), 1930 to 1935, 4½ p.c.....	8,324 38	7,575 19
Renfrew, 1940, 4½ p.c.....	4,817 18	4,239 12
Tilsonburg, 1937 to 1941, 4½ p.c.....	6,737 69	5,929 17
Trenton, 1927 to 1932, 4½ p.c.....	5,351 71	4,870 06

Village—

Havelock, 1931, 5 p.c.....	687 81	660 30
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School—

Kingston, R.C., 1922 to 1940, 4½ p.c.....	7,112 71	6,472 57
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District—

Coquitlam, B.C., 1941, 5 p.c.....	10,000 00	8,700 00
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Total on deposit with Receiver General.....	\$ 354,638 36	\$ 343,863 81
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(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

THE BRITISH GENERAL INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

Chairman, HENRY C. WALKER—Secretary, Norman M. Walker—Principal office, London
 England—Chief Agent in Canada, THOMAS F. DOBBIN—Head Office in Canada, Montreal.

(Incorporated 1904. Commenced business in Canada, December 5, 1919.)

CAPITAL.

Amount of capital authorized.....	£ 250,000	\$ 1,216,666 67
Amount subscribed.....	200,000	973,333 33
Amount paid in cash.....	50,000	243,333 33

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bond on deposit with Receiver General, viz:—

	Par value.	Market value.
British War Loan, 1929/1947, 5 p.c.....	\$ 97,333 33	\$ 89,546 67

Carried out at market value.....\$ 89,546 67

Other Assets in Canada.

Cash in Bank of Montreal, Montreal.....	5,000 00
Office furniture and plans.....	1,500 00

Total assets in Canada.....\$ 96,046 67

(For General Business Statement, see Appendix.)

10 GEORGE V, A. 1920

THE BRITISH NORTHWESTERN FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, Hon. EDWARD BROWN—Vice-President, E. E. HALL—Managing Director and Secretary, F. K. FOSTER—Asst. Secretary, B. A. KELLAM—Principal Office, Winnipeg, Man.

(Incorporated as "The Freehold Fire Insurance Company" under the authority of chap. 109 of the Statutes of Manitoba, of 1906, and by chap. 110 of the Statutes of Manitoba, of 1906, its name was changed to "The Prince Rupert Fire Insurance Company"; and by Order in Council of the Province of Manitoba, dated April 29, 1908, its name was again changed to "The British Northwestern Fire Insurance Company," and by an Act of the Legislature of Province of Manitoba, 1910, certain further amendments were made to the company's Acts. Incorporated May 4, 1910, by an Act of the Parliament of Canada, 9-10 Edward VII, chap. 70. Dominion license issued February 20, 1912.)

CAPITAL.

Amount of joint stock capital authorized	\$ 2,000,000 00
Amount subscribed	594,400 00
Amount paid thereon in cash	246,919 20
Amount of premium on capital paid in by stockholders	49,508 50

(For List of Shareholders, see Appendix.)

ASSETS.

Book value of real estate	\$ 11,527 64
Loans on mortgages on real estate, first liens	108,166 42
Amount of loans collaterally secured by guaranteed mortgage investment with Commercial Loan and Trust Co	15,000 00
Book value of bonds and debts. (For details, see Schedule B)	150,454 57
Book value of stocks. (For details, see Schedule C)	45,000 00
Cash at head office	2,414 50
Cash in Merchants Bank, Winnipeg	49,600 28
Total ledger assets	\$ 382,163 41
Deduct market value of bonds, debentures and stocks under book value	17,359 96
	\$ 364,803 45

OTHER ASSETS.

Interest due, \$2,887 21; accrued, \$4,695 99	7,583 20
Agents' balances and premiums uncollected, (\$448.32 on business prior to Oct. 1, 1918)	18,212 02
Office furniture and fixtures, \$1,750; plans, \$4,200	5,950 00
Due for reinsurance losses	6,154 65
Reinsurance return premiums	6,696 39
Gross assets admitted by Company	\$ 409,399 71

LIABILITIES.

(1) Liabilities in Canada.

Total net amount of claims, unadjusted	\$ 2,169 42
Reserve of unearned premiums, \$63,340 32, carried out at 80 p.c.	50,672 24
Reinsurance premiums	12,045 40
Expenses, due and accrued	200 00
Taxes, due and accrued	1,500 00
Unlicensed reinsurance balances, unsecured	4,796 35
Investment reserve fund	5,000 00
Total liabilities in Canada	\$ 76,383 41

SESSIONAL PAPER No. 8

THE BRITISH NORTHWESTERN—Continued.

LIABILITIES.

(2) Liabilities in other Countries.

Total net amount of claims, unadjusted.....	\$	5,230 58
Reserve of unearned premiums \$13,519.32, carried out at 80 per cent thereof		10,815 45
Total liabilities outside Canada.....	\$	16,046 03
Total liabilities in all Countries.....	\$	92,429 44
Excess of assets over liabilities.....	\$	316,970 27
Capital stock paid in cash.....		246,919 20
Surplus over liabilities and capital.....	\$	70,051 07

INCOME.

	In Canada.	In other Countries.
Gross cash received for premiums.....	\$ 156,036 86	\$ 37,045 41
Less reinsurance.....	\$ 41,989 28	
Less return premiums.....	24,958 85	4,715 76
Total deduction.....	\$ 66,948 13	
Net cash received for said premiums.....	\$ 89,088 73	\$ 32,329 65
Total net cash received for premiums in all countries.....	\$	121,418 33
Received for interest on investments		18,297 93
Received for profit on sale of securities.....		879 96
Total.....	\$	140,596 27
Received for calls on capital.....		2,330 00
Total income.....	\$	142,926 27

EXPENDITURE.

	In Canada.	In other Countries.
Amount paid for claims occurring in previous years.....	\$ 9,921 22	
Deduct reinsurances.....	2,890 86	
Net amount paid for said claims.....	\$ 7,030 36	
Amount paid for claims occurring during the year	\$ 51,742 10	\$ 861 87
Deduct reinsurances, \$17,090.42; savings and salvage, \$175.75	17,266 17	
Net amount paid for said claims.....	\$ 34,475 93	
Total net amount paid during year for said claims	\$ 41,506 29	\$ 861 87
Total net amount paid for claims in all countries.....	\$	42,368 16
Dividends paid during the year.....		60 25
Commission or brokerage.....		20,458 86
Salaries, \$12,651.07; directors' fees, \$480; auditors' fees, \$200; travelling expenses, \$3,456.44; investment expenses, \$771.15.....		17,558 66
Taxes.....		4,163 20
Miscellaneous expenditure: Advertising, \$590.20; adjustment fees, \$1,091.14; legal fees, \$94.02; maps and plans, \$757.11; postage, telegrams, telephones and express, \$1,047.36; printing and stationery, \$1,415.40; rents, \$1,053; boards, tariff associations, etc., \$1,183.08; furniture and fixtures, \$96; charges, \$983.00; exchange and interest, \$252.17		8,442 57
Total expenditure.....	\$	93,051 70

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1918.....	\$	332,288 84
Amount of cash income		142,926 27
Total.....	\$	475,215 11
Amount of expenditure.....		93,051 70
Balance, net ledger assets, December 31, 1919	\$	382,163 41

10 GEORGE V, A. 1920

THE BRITISH NORTHWESTERN—*Concluded.*

RISKS AND PREMIUMS.

	In Canada.			In Other Countries.			Totals in all Countries.		
	No	Amount.	Premiums	No	Amount.	Premiums	No.	Amount.	Premiums
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross policies in force at end of 1918....	6,327	10,405,312	172,610 05				6,327	10,405,312	172,610 05
Taken during the year, new and renewed.....	4,017	14,816,703	155,827 27	4,020	3,028,228	37,287 68	8,037	17,844,931	193,114 95
Total.....	10,344	25,222,015	328,437 32				14,364	28,250,243	365,725 00
Deduct terminated..	4,389	14,382,173	149,112 07	1,548	1,284,397	12,049 26	5,937	15,666,570	161,161 33
Gross in force at end of 1919.....	5,955	10,839,842	179,325 25	2,472	1,743,831	25,238 42	8,427	12,583,673	204,563 67
Deduct reinsured....		3,015,692	54,927 47					3,015,692	54,927 47
Net in force at end of 1919	5,955	7,824,150	124,397 78	2,472	1,743,831	25,238 42	8,427	9,567,981	149,636 20

SCHEDULE B.

Bonds and debentures owned by the Company, viz:—

On deposit with Receiver General—

	Par value.	Book value.	Market value.
Dom. of Canada War Loan, 1931, 5 p.c.....	\$ 5,000 00	\$ 5,000 00	\$ 4,950 00

Schools—

Bannantyne, Man., 1931, 5 p.c.....	5,000 00	5,000 00	4,500 00
Prince Albert, P.S. Dist. No. 3, 1922-1928, 1 to 6 p.c.....	10,966 69	10,966 69	5,756 73
Saskatoon, Sask., 1953, 5 p.c.....	20,000 00	20,000 00	17,400 00

Miscellaneous—

The Home Inv't. and Savings Assoc., 1922, 5 p.c.....	25,000 00	25,000 00	25,000 00
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Total on deposit with Receiver General.....	\$ 65,966 69	\$ 65,966 69	\$ 57,606 73
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Held by Company—

Dom. of Canada Victory Loan, 1933, 5½ p.c.	25,000 00	25,000 00	25,000 00
Dom. of Canada Victory Loan, 1934, 5½ p.c....	25,000 00	25,000 00	25,000 00
Dom. of Canada Victory Loan, 1937, 5½ p.c.	20,000 00	20,000 00	20,000 00
Greater Winnipeg Water District, 1922, 5 p.c..	15,000 00	14,487 88	14,487 88

Total par, book and market values.....	\$ 150,966 69	\$ 159,454 57	\$ 142,094 61
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SCHEDULE C.

Stocks owned by the Company, viz:—

400 shares Canada West Securities Corp.....	\$ 40,000 00	\$ 40,000 00	\$ 32,000 00
50 shares Wm. Pearson Co., Ltd. (preferred)	5,000 00	5,000 00	4,000 00

Total par, book and market values.....	\$ 45,000 00	\$ 45,000 00	\$ 36,000 00
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SESSIONAL PAPER No. 8

BRITISH TRADERS' INSURANCE COMPANY (LIMITED).

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

Chairman, Hon. P. H. HOLYOAK—Secretary, C. MONTAGUE EDE—Principal Office, Hong Kong—
Chief Agent in Canada, C. R. DRAYTON—Head Office in Canada, Toronto, Ont.

(Established 1865. Commenced business in Canada, Feb. 20, 1918.)

CAPITAL.

Amount of capital authorized and subscribed.....	\$ 1,500,000 00
Amount paid thereon in cash.....	450,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bond on deposit with Receiver General:—

	Par value.	Market value.	
British Government War Loan Stock, 1929/1947, 5 p.c....	\$ 194,666 67	\$ 184,933 00	
Carried out at market value.....			\$ 184,933 00

Other Assets in Canada.

Bond held by Company:—

	Par value.	Market value.	
Dom. of Canada Victory Loan, 1934, 5½ p.c.....	\$ 25,000 00	\$ 25,000 00	
Carried out at market value.....			25,000 00
Cash at head office in Canada.....			5,537 58
Cash in banks, viz:—			
Imperial Bank of Canada, Toronto.....		\$ 47,162 50	
Canadian Bank of Commerce, Vancouver, B.C.....		36,963 34	
Total cash in banks.....			84,125 84
Agents' balances and premiums uncollected, viz:—			
Fire.....		\$ 27,112 61	
Automobile (including Fire Risk).....		758 53	
Automobile (excluding Fire Risk).....		1,661 96	
Total.....			29,533 10
Total assets in Canada.....			\$ 329,129 52

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted.....	\$ 21,744 00
“ “ resisted, in suit (accrued in previous years).....	2,000 00
“ automobile (including Fire Risk) claims, unadjusted....	70 00
“ automobile (excluding Fire Risk) claims, unadjusted.....	1,405 00
Total amount of unsettled claims.....	\$ 25,219 00
Reserve of unearned premiums, viz:—	
Fire.....	\$ 97,055 08
Automobile (including Fire Risk).....	5,080 26
Automobile (excluding Fire Risk).....	7,969 55
Total, \$110,104.89; carried out at 80 per cent.....	88,083 91
Taxes due and accrued.....	2,847 25
Commission on profits.....	1,820 00
Total liabilities in Canada.....	\$ 117,970 16

10 GEORGE V. A. 1920

BRITISH TRADERS—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.			
	Fire.	Automobile (Including Fire Risk).	Automobile (excluding Fire Risk).	Hail.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received	202,614 72	12,790 98	18,460 89	52,286 13
Less reinsurance.....	1,918 20	265 09		5,129 92
Less return premiums.....	46,096 54	2,605 88	3,137 48	
Total deduction.....	48,014 84	2,870 97		
Net cash received.....	154,599 88	9,920 01	15,323 41	47,156 21

Net cash received for premiums for all classes of business.....\$ 226,999 51
 Cash received for interest on investments.....1,153 10

Total income in Canada.....\$ 228,152 61

EXPENDITURE IN CANADA.

Claims.	Class of Business.			
	Fire.	Automobile (Including Fire Risk).	Automobile (excluding Fire Risk).	Hail. Hail.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years	11,434 96			
Less savings and salvage.....	614 81			
Net payment for said claims	10,820 15			
Paid for claims occurring during the year.....	36,764 75	3,693 41	6,122 97	36,072 28
Less savings and salvage.....		170 70	900 07	3,827 90
Total net payment for claims.....	47,584 90	3,522 71	5,222 90	32,244 38

Total net payment for claims for all classes of business \$ 88,574 89
 Commission and brokerage, fire, \$40,093.24; other, \$20,041.33 60,134 57
 Commission on profits, fire 1,542 48
 Taxes, fire, \$5,401.22; other, \$1,024.04 6,425 26
 *Salaries, fees and travelling expenses:—Salaries of Chief Agency officials, \$3,300; general
 and special agents, \$2,190.92; travelling expenses of Chief Agency officials, \$2,348.90; 7,839 82
 †Miscellaneous Expenditure, viz:—Advertising, \$972.32; furniture and fixtures, \$640.27;
 legal expenses, \$58.23; maps and plans, \$1,034.42; postage, telegrams, telephones and
 express, \$1,084.83; printing and stationery, \$4,260.48; rents, \$688.30, underwriters' boards,
 associations, etc., \$2,381.98; sundry expenses, \$497.98; hail expenses, \$1,776.56 13,395 37

Total expenditure in Canada \$ 177,912 39

*((\$6,785.86 belongs to Fire business.) †(\$10,233.81 belongs to Fire business.)

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BRITISH TRADERS—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Automobile (including Fire Risk).	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1918.....	9,087,745	97,663 29	43,370	737 05
Taken in 1919, new.....	18,116,491	215,023 09	856,315	13,255 30
Totals.....	27,204,236	312,686 38	899,685	13,992 35
Less ceased.....	12,045,893	135,406 71	226,890	3,831 83
Gross in force at end of 1919.....	15,158,343	177,280 67	672,795	10,160 52
Less reinsured.....	124,969	1,874 53		
Net in force at end of 1919.....	15,033,374	175,406 14	672,795	10,160 52

Risks and Premiums.	Class of Business.			
	Automobile (excluding Fire Risk).		Hail.	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1918.....	35,750	418 16		
Taken in 1919, new.....	1,668,995	19,956 93	867,130	52,087 83
Totals.....	1,704,745	20,375 09		
Less ceased.....	328,845	4,435 99	867,130	52,087 83
Gross and net in force at end of 1919.....	1,375,900	15,939 10		

(For General Business Statement, see Appendix.)

10 GEORGE V, A. 1920

CALEDONIAN INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

General Manager, R. HILL SLEWART—Secretary, T. McMASTER—Principal Office, Edinburgh, Scotland—Manager in Canada, J. G. BORTHWICK—Head Office in Canada, Montreal.

(Organized in 1805. Incorporated, June 18, 1846. Commenced business in Canada, February, 1883.)

CAPITAL.

Amount of joint stock capital authorized, £1,000,000.....	\$ 4,866,666 67
Amount subscribed, £537,500.....	2,615,833 33
Amount paid thereon in cash, £107,500	<u>523,166 67</u>

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debts. on deposit with Receiver General (For details, see Schedule B).....	\$ 475,469 27
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Other Assets in Canada.

Cash in banks:—

Molsons Bank, Montreal (Manager's account).....	\$ 8,163 81
Molsons Bank, Montreal (deposit account).....	10,882 30
Sterling Bank of Canada, Winnipeg (N.W. Branch).....	<u>1,226 77</u>
Total cash in banks	20,272 88
Agents' balances and premiums uncollected (\$158.97 was on business issued prior to Oct. 1, 1919)	51,458 90
Maps and plans, \$11,000 (estimated); office furniture, \$2,000 (estimated).....	<u>13,000 00</u>
Total assets in Canada.....	<u>\$ 560,201 05</u>

LIABILITIES IN CANADA.

Net amount of claims, unadjusted.....	\$ 24,344 96
Net amount of claims, resisted, in suit (accrued in previous years).....	<u>25,000 00</u>
Total net amount of unsettled claims.....	\$ 49,344 96
Reserve of unearned premiums, \$376,548; carried out at 80 per cent.....	301,238 40
Taxes due and accrued.....	39,356 35
Reinsurance premiums.....	<u>4,733 94</u>
Total liabilities in Canada.....	<u>\$ 394,673 65</u>

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 579,373 81
Deduct reinsurances, \$79,414.62; return premiums, \$65,480.90	<u>144,895 52</u>
Net cash received for premiums.....	\$ 434,478 29
Interest on deposit paid direct to head office.....	20,402 04
Interest on bank account, etc.....	<u>4,357 89</u>
Total income in Canada	<u>\$ 459,238 22</u>

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CALEDONIAN—*Conclude 1.*

EXPENDITURE IN CANADA

Amount paid for claims occurring in previous years.....	\$ 23,621 76	
Deduct savings and salvage.....	2,257 87	
Net amount paid for said claims.....	\$ 21,363 89	
Amount paid for claims occurring during the year.....	\$ 151,923 08	
Deduct reinsurances.....	11,124 36	
Net amount paid for said claims.....	\$ 140,798 72	
Total net amount paid for claims.....	\$ 162,162 61	
Commission or brokerage.....	78,564 50	
Salaries, Head Office officials, \$30,701.30; auditors' fees, \$500; travelling expenses, officials, \$4,307.31.....	35,508 61	
Paid for taxes (including war taxes).....	14,898 79	
Miscellaneous expenditure, viz.:—Printing and stationery, \$3,552.60; advertising, \$516.50; postage and telegrams, \$1,812.40; maps and plans, \$2,055.26; legal expenses, \$42; charges, telephone, express, etc., \$2,703.96; rents, \$4,519.98; underwriters' tariff associations, etc., \$6,010.07; furniture and fixtures, \$1,467.42.....	22,680 19	
Total expenditure in Canada.....	\$ 313,814 70	

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross policies in force at end of 1918.....	38,043	\$ 73,265,301	\$ 797,674 46
Taken during 1919—new.....	11,209	38,428,703	379,200 95
renewed.....	8,171	18,593,532	203,262 15
Total.....	57,423	\$130,287,536	\$1,380,137 56
Less ceased.....	18,696	55,320,713	557,874 20
Gross in force at end of 1919.....	38,727	\$ 74,966,823	\$ 822,263 36
Less reinsured.....		7,862,200	87,427 46
Net in force at end of 1919.....	38,727	\$ 67,104,623	\$ 734,835 90

SCHEDULE B.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Dominion of Canada War Loan, 1937, 5½ p.c.....	\$ 25,000 00	\$ 25,000 00
British National War Bonds, 1922, 5 p.c.....	14,600 00	14,600 00
South Australian Govt. Script. Cert., 1921-1923, 5 p.c.....	48,666 67	47,206 66
<i>Cities—</i>		
Calgary, 1927, 4½ p.c.....	15,000 00	13,650 00
Edmonton, 1932, 4½ p.c.....	11,680 00	10,161 60
Edmonton, 1952, 4½ p.c.....	8,760 00	7,095 60
Hamilton, 1934, 4 p.c.....	48,666 66	42,826 66
Montreal perm. deb. stock, 3 p.c.....	15,086 67	9,052 00
Montreal stock, 1932, 4 p.c.....	48,666 67	43,313 32
Montreal (St. Henri), 1953, 4½ p.c.....	30,000 00	26,700 00
Montreal (St. Louis), 1948, 4½ p.c.....	10,000 00	8,900 00
Toronto, 1924, 4 p.c.....	13,972 20	13,133 86
Toronto, 1925, 4 p.c.....	38,933 33	36,207 99
Point Grey (Municipality) 1960, 4½ p.c.....	21,413 33	16,488 26
<i>Schools—</i>		
Montreal, R.C., 1926, 4 p.c.....	15,000 00	13,800 00
Quebec, R.C., 1947, 4½ p.c.....	15,000 00	13,500 00
<i>Miscellaneous—</i>		
Canada Landed and National Inv. Co., 1921, 5½ p.c.....	24,333 33	24,333 33
Central Canada Loan and Savings Co., 1920, 5½ p.c.....	14,600 00	14,600 00
Central Canada Loan and Savings Co., 1920, 5 p.c.....	12,166 66	12,166 66
London Loan and Savings Co. of Canada, 1920, 5 p.c.....	24,333 33	24,333 33
Mortgage Corp. of Nova Scotia (formerly Acadia Loan Corp.), 1920, 5½ p.c.....	9,733 33	9,733 33
Toronto Mtge. Corp., 1924, 5½ p.c.....	9,733 33	9,733 33
Toronto Mtge. Corp., 1920, 5 p.c.....	12,166 67	12,166 67
Toronto Mtge. Corp., 1922, 5½ p.c.....	14,600 00	14,600 00
Toronto Mtge. Corp., 1923, 5½ p.c.....	12,166 67	12,166 67
Total on deposit with Receiver General.....	\$ 514,278 85	\$ 475,469 27

(For General Business Statement, see Appendix).

10 GEORGE V, A. 1920

THE CALIFORNIA INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, C. J. HOLMAN—Secretary, GEO. W. BROOKS—Principal Office, San Francisco, Cal.—
Chief Agent in Canada, A. W. ROSS—Head Office in Canada, Vancouver.

(Incorporated, 1861. Dominion license issued November 18, 1912).

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash\$ 400,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (*For details see, Schedule B*).....\$ 58,930 00

Other Assets in Canada.

Cash in banks, viz.:—
Royal Bank of Canada, Vancouver, B.C.\$ 14,443 51
Canadian Bank of Commerce, Winnipeg, Man. 1,619 88
Total cash in banks..... 16,063 39
Interest accrued..... 1,075 00
Agents' balances and premiums uncollected (\$552.58 was on business prior to Oct. 1, 1919).. 10,296 03
Deposited with Western Can. Grain Growers Assoc., Winnipeg..... 1,000 00
Total assets in Canada.....\$ 87,364 42

LIABILITIES IN CANADA.

Total net amount of claims, adjusted and unpaid.....\$ 3,043 60
Total net amount of claims, unadjusted..... 1,966 00
Total net amount of unsettled claims.....\$ 5,009 60
Reserve of unearned premiums, \$39,129 85; carried out at 80 per cent..... 31,303 88
Salaries, rent, etc., due and accrued 725 47
Taxes due and accrued 3,100 00
Reinsurance premiums 1,490 47
Total liabilities in Canada\$ 41,629 42

INCOME IN CANADA.

Gross cash received for premiums\$ 92,193 85
Deduct reinsurances, \$11,168.88; return premiums, \$17,314.07..... 28,482 95
Net cash received for premiums.....\$ 63,710 90
Received for interest on investments 2,711 53
Total income in Canada.....\$ 66,422 43

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years.....\$ 12,407 91
Less savings and salvage..... 949 93
Net amount paid for said claims.....\$ 11,457 98
Amount paid for claims occurring during the year\$ 14,632 73
Less reinsurances, \$219.39; savings and salvage, \$326.60..... 545 99
Net amount paid for said claims\$ 14,086 74

SESSIONAL PAPER No. 8

THE CALIFORNIA—Continued.

EXPENDITURE IN CANADA—Concluded.

Total net amount paid for claims.....	\$ 25,544 72
Commission or brokerage.....	10,783 69
Commission on profits.....	1,341 56
Taxes.....	2,419 63
Paid for salaries, fees and all other charges of officials, viz.:—Salaries and bonuses of chief agency officials, \$2,671 20; do., other, \$1,086 38; auditors' fees, \$71 20; travelling expenses, officials, \$493 58.....	4,322 36
Miscellaneous expenditure, viz.: Maps and plans, \$288 18; postage, telegrams, express and exchange, \$434 43; printing and stationery, \$343 56; legal expenses, \$10 51; underwriters' boards, tariff associations, etc., \$841 53; advertising, \$17 76; sundries, \$298 62; loss expenses, \$459 94; furniture and fixtures, \$162 83; rents, \$266 58.....	3,123 94
Total expenditure in Canada.....	<u>\$ 47,535 90</u>

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at end of 1918	\$ 8,332,300	\$ 89,989 53
Taken during 1919, new and renewed	12,499,244	95,688 66
Total.....	<u>\$ 20,831,544</u>	<u>\$ 185,678 19</u>
Deduct terminated	14,894,234	93,351 18
Gross in force at end of 1919	\$ 5,937,310	\$ 92,327 01
Deduct reinsured	1,029,103	16,204 91
Net in force at end of 1919.....	<u>\$ 4,917,207</u>	<u>\$ 76,122 10</u>

SCHEDULE B.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Dominion of Canada, Victory Loan, 1933, 5½ p.c.	\$ 5,000 00	\$ 5,000 00
Dominion of Canada War Loan, 1931, 5 p.c.....	1,000 00	990 00
<i>Cities—</i>		
Brandon, Man., 1952, 4½ p.c.....	10,000 00	8,400 00
Brantford, Ont., 1944, 5 p.c.....	6,000 00	5,940 00
Calgary, Alta., 1927, 4½ p.c.....	10,000 00	9,100 00
New Westminster, B.C., 1931, 4½ p.c.....	10,000 00	8,600 00
<i>District—</i>		
North Vancouver, B.C., 1961, 5 p.c.....	10,000 00	8,400 00
Oak Bay, B.C., 1962, 5 p.c.....	5,000 00	4,200 00
<i>School—</i>		
Winnipeg, 1943, 4 p.c.....	10,000 00	8,300 00
Total on deposit with Receiver General.....	<u>\$ 67,000 00</u>	<u>\$ 58,930 00</u>

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919

LEDGER ASSETS.

Book value of real estate.....	\$ 60,421 35
Mortgage loans on real estate, first liens.....	432,340 57
Book value of bonds and stocks owned by the company.....	1,037,720 23
Cash on hand, in trust companies and in banks.....	489,285 82
Agents' balances.....	258,176 49
Bills receivable.....	1,638 00
Disbursements due to failure of American Union Insurance Co.....	12,481 30
Deposit with Western Canada Grain Growers Assoc.....	1,000 00
Losses recoverable from reinsurers.....	10,016 62
Total ledger assets.....	<u>\$ 2,303,080 35</u>

NON-LEDGER ASSETS.

Interest due and accrued.....	17,169 68
Gross assets.....	<u>\$ 2,320,250 06</u>
Deduct assets not admitted.....	47,524 74
Total admitted assets.....	<u>\$ 2,272,725 32</u>

10 GEORGE V, A. 1920

THE CALIFORNIA.—*Concluded*

LIABILITIES.

Net amount of unpaid claims.....	\$ 84,634 07
Total unearned premiums.....	1,012,190 92
Federal, state and other taxes due or accrued (estimated).....	61,000 00
Salaries, rents, etc., due or accrued.....	4,000 00
Payments by employees on account Liberty Bonds purchased by them.....	1,970 00
Commission, brokerage and other charges, due or to become due to agents and brokers.....	15,000 00
Interest received in advance.....	208 00
Total liabilities, excluding capital stock.....	\$ 1,179,002 99
Capital stock paid in cash.....	400,000 00
Surplus over all liabilities.....	693,722 33
Total liabilities.....	<u>\$ 2,272,725 32</u>

INCOME.

Net cash received for premiums.....	\$ 1,462,441 13
Received for interest and dividends.....	87,388 22
Rents.....	7,050 00
Income from all other sources.....	1,970 00
Agents' balances previously charged off.....	26 19
Profit on sale or maturity of stocks.....	14,087 20
Total income.....	<u>\$ 1,572,962 74</u>

DISBURSEMENTS.

Net amount paid during the year for claims.....	\$ 503,433 96
Expenses of adjustment and settlement of claims.....	26,106 02
Rents.....	9,434 46
Allowances to agencies for miscellaneous agency expenses.....	286,682 63
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	103,971 06
Inspections, surveys, underwriters' boards and tariff associations.....	17,878 02
Federal taxes.....	33,473 45
State taxes on premiums, Insurance Department licenses and fees.....	28,155 80
Field supervisory expenses.....	66,326 95
Gross decrease by adjustment in book value of bonds and stocks.....	2,786 60
Gross loss on sale or maturity of bonds.....	44,149 69
All other disbursements.....	65,603 03
Total disbursements.....	<u>\$ 1,188,001 67</u>

RISKS AND PREMIUMS.

FIRE RISKS.

Amount of risks written or renewed during the year.....	\$ 193,443,527 00
Premiums thereon.....	2,225,251 12
Amount of policies terminated.....	15,174,942 00
Premiums thereon.....	1,867,561 69
Net amount in force at December 31, 1919.....	130,841,140 00
Premiums thereon.....	<u>1,560,622 42</u>

MARINE RISKS.

Net amount in force December 31, 1919.....	\$ 13,367,812 00
Premiums thereon.....	<u>345,269 63</u>

SESSIONAL PAPER No. 8

THE CANADA ACCIDENT ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, S. H. EWING—Vice-President, Hon. N. CURRY—Secretary, T. H. HUDSON—Managers,
T. H. HUDSON and H. F. RODEN—Principal Office, Montreal.

(Incorporated, June 23, 1887, by 50-51 Vic., cap. 106; amended in 1899 by 62-63 Vic., cap. 98. On August 31, 1911, the power of the company was extended to include guarantee insurance, under the provisions of section 81 of the Insurance Act, 1910, on November 6, 1914, its power was extended to include burglary insurance under the provisions of the said section. On April 5, 1916, its power was further extended to include fire insurance under the provisions of the said section and on June 28, 1917, its power was further extended to include automobile insurance under the provisions of the said section. Dominion license issued September 10, 1888.)

CAPITAL

Amount of capital authorized and subscribed.....	\$ 500,000 00
Amount paid thereon in cash.....	43,320 00

(For List of Shareholders, see Appendix.)

ASSETS.

Book value of bonds and debts. (For details, see Schedule B).....	\$ 487,352 90
Book value of stock. (For details, see Schedule C).....	19,400 00
Cash at head office and branches.....	67 92
Cash on deposit with Manitoba Workmen's Compensation Board.....	5,000 00
Cash on deposit with Western Canada Grain Growers Association.....	1,000 00
Cash in banks, viz:—	
Molsons Bank, Montreal, savings account \$141.17; current account, \$14,811.00	\$ 14,952 17
Molsons Bank, Winnipeg.....	7,427 27
Molsons Bank, Vancouver.....	8,734 01
Bank of Hochelaga, Montreal.....	5,087 93
Bank of Nova Scotia, St. John, N.B.....	1,300 88
Total cash in banks.....	37,502 26
Balance with Associated Companies, Manitoba.....	10,530 18
" " Can. Steamship Lines.....	928 38
" " Montreal Transportation Co.....	263 37
Deposit with Quebec Associated Companies Reinsurance Bureau.....	1,272 79
Total ledger assets.....	\$ 563,317 80

OTHER ASSETS.

Interest due, \$375; accrued, \$3,520.69.....	3,895 69
Agents' balances and premiums uncollected, viz:—	
Fire (\$4,041.29 on business prior to Oct. 1, 1919).....	\$ 33,530 58
Accident (\$453.74 on business prior to Oct. 1, 1919).....	8,074 82
Automobile, including Fire Risk (\$132.06 on business prior to Oct. 1, 1919).....	2,697 73
Automobile, excluding Fire Risk (\$110.27 on business prior to Oct. 1, 1919).....	3,804 79
Burglary.....	505 50
Liability (\$262.81 on business prior to Oct. 1, 1919).....	16,032 93
Guarantee.....	3,744 61
Plate Glass (\$156.26 on business prior to Oct. 1, 1919).....	2,174 08
Sickness (\$456.02 on business prior to Oct. 1, 1919).....	8,122 12
Total.....	\$ 78,687 16
Less commission.....	17,704 61
Net amount of agents' balances and premiums uncollected.....	60,982 55
Plans, \$600; furniture, fixtures, etc., \$1,550.....	2,150 00
Automobiles, Montreal, \$1,200; Winnipeg, \$200.....	1,400 00
Total assets.....	\$ 631,746 04

10 GEORGE V, A. 1920

THE CANADA ACCIDENT—Continued.

LIABILITIES.

Net amount of fire claims, unadjusted, (\$333.34 accrued prior to 1919).....	\$ 5,499 17	
Net amount of accident claims, unadjusted.....	14,491 00	
Net amount accident claims, resisted, in suit, (\$1,250 accrued prior to 1919).....	5,000 00	
Net amount of automobile (including fire risk) claims, unadjusted; (\$625 accrued prior to 1919).....	9,625 00	
Net amount of automobile (including fire risk) claims, resisted, in suit.....	300 00	
Net amount of automobile (excluding fire risk) claims, unadjusted.....	5,737 00	
Net amount of burglary claims, unadjusted.....	80 00	
Net amount of liability claims, unadjusted.....	30,837 69	
Net amount of liability, (\$117.70 accrued prior to 1919).....	8,150 00	
Net amount of guarantee claims, (\$300 accrued prior to 1919).....	1,300 00	
Net amount of plate glass claims, (\$365 accrued prior to 1919).....	1,880 00	
Net amount of sickness claims, (\$300 accrued prior to 1919).....	5,765 00	
Total net amount of unsettled claims.....	\$ 88,664 86	
Present value of liability claims payable by instalments not yet due.....	2,500 00	
Reserve of unearned premiums, viz:—		
Fire.....	\$ 52,511 22	
Accident.....	26,650 97	
Automobile (including fire risk).....	16,153 92	
Automobile (excluding fire risk).....	24,448 16	
Burglary.....	2,324 95	
Liability.....	27,048 21	
Guarantee.....	8,086 40	
Plate Glass.....	14,558 95	
Sickness.....	18,536 89	
Total reserve, \$190,319.67; carried out at 80 per cent.....	152,255 74	
Due and accrued for taxes.....	7,500 00	
Reserve on unlicensed fire reinsurance, unsecured.....	18,042 91	
Reinsurance premiums; fire, \$297.73; accident, \$409.61; automobile (including fire risk), \$727.86; automobile (excluding fire risk), \$610.60; burglary, \$188.63; liability, \$628.52; guarantee, \$11.80; sickness, \$148.30; total \$3,023.05 less 25% _c , carried out at.....	2,267 29	
Investment Reserve Fund.....	20,572 79	
Balance held in trust for reinsurers.....	21,925 84	
Total liabilities.....	\$ 313,729 43	
Excess of assets over all liabilities.....	\$ 318,016 61	
Capital stock paid in cash.....	43,320 00	
Surplus of assets over all liabilities and paid up capital.....	\$ 274,696 61	

INCOME.

Premiums.	Class of Business.			
	Fire.	Accident.	Automobile (including Fire Risk.)	Automobile (excluding Fire Risk.)
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received for premiums.....	208,191 13	76,958 91	49,084 61	65,462 10
Less reinsurance.....	94,791 97	5,438 20	5,498 72	—6 27
Less return premiums, etc.....	37,022 94	13,833 85	10,776 35	16,278 83
Total deduction.....	131,814 91	19,272 05	16,275 07	16,272 56
Less net cash received for premiums....	76,376 22	57,686 86	32,809 54	49,189 54

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THE CANADA ACCIDENT—Continued.

INCOME—Concluded.

Premiums.	Class of Business.				
	Burglary.	Liability.	Guarantee.	Plate Glass.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received for premiums.....	7,914 85	234,887 37	14,531 25	22,447 35	51,221 72
Less reinsurance.....	1,487 52	16,200 30	476 95		3,084 16
Less return premiums.....	1,811 63	17,795 01	1,211 14	5,897 68	11,414 40
Total deduction.....	3,299 15	33,995 31	1,688 09		14,498 56
Net cash received for premiums.....	4,615 70	200,892 06	12,843 16	16,549 67	36,723 16

Net cash received for premiums for all classes of business.....\$ 487,685 91

Cash received for interest on investments.....27,305 54

Exchange on reinsurance treaty account.....1,049 81

Total income.....\$ 516,041 26

EXPENDITURE.

Claims.	Class of Business.			
	Fire.	Accident.	Automobile. (including Fire Risk.)	Automobile. (excluding Fire Risk.)
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Paid for claims occurring in previous year.....	17,680 55	13,375 42	526 89	1,664 28
Less reinsurances.....	11,977 41	6,682 45	410 56	
Net paid for said claims.....	5,703 14	6,692 97	116 33	
Paid for claims occurring during the year.....	52,741 96	17,961 90	17,581 05	14,821 23
Less reinsurance.....	31,091 52	830 58	2,910 15	25 80
Net paid for said claims.....	21,650 44	17,131 32	14,670 90	14,795 43
Total net paid for said claims.....	27,353 58	23,824 29	14,787 23	16,459 71

Claims.	Class of Business.				
	Burglary.	Liability.	Guarantee.	Plate Glass.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Paid for claims occurring in previous years.....	400 00	63,143 17	1,092 78	1,847 54	10,255 10
Less reinsurance.....	239 80	814 80	30 80		255 36
Net paid for said claims..	160 20	62,328 37	1,061 98		9,999 74
Paid for claims occurring during the year	3,706 27	104,325 11	3,452 22	10,932 15	25,650 83
Less reinsurance.....	584 12	25 90			1,171 12
Net paid for said claims..	3,122 15	104,299 21			24,479 71
Total net paid for said claims.....	3,282 35	166,627 58	4,514 20	12,779 69	34,479 45

10 GEORGE V, A. 1920

THE CANADA ACCIDENT—Continued.

EXPENDITURE—Concluded.

Total net payments for claims for all classes of business.....	\$ 304,108 08
Paid for dividends	4,969 40
Commission and brokerage, fire, \$12,011.06; other, \$94,747.39.....	106,758 45
Taxes, fire, \$5,975.50; other, \$9,809.61.....	15,785 11
*Salaries, fees and travelling expenses—Salaries, head office officials, \$41,824.35; directors, \$2,000; auditors' fees and pay roll audits, \$345.50; travelling expenses, officials, \$4,581.07.....	48,750 92
†Miscellaneous expenditure, viz.:—Advertising, \$1,216.06; furniture and fixtures, \$1,452.32; elevator inspection, \$759.50; legal expenses, \$918.51; maps and plans, \$641.83; postage, telegrams, telephones and express, \$2,688.04; printing and stationery, \$6,282.97; rent and light, \$4,254.17; underwriters' boards, tariff associations, etc., \$2,658.33; general expenses, \$3,508.76; Manitoba W.C. Board, administration expenses, \$4,211.93; bad debts, \$110.04; automobile, \$1,500; automobile expense account, \$317.47; other charges, \$844.22.....	31,364 15
Total expenditure.....	\$ 511,736 11

*(§17,855.67 belongs to Fire business.)

†(7,787.40 belongs to Fire business).

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets at December 31, 1918.....	\$ 537,086 81
Amount of income as above.....	516,041 26
Total.....	\$ 1,053,128 07
Amount of expenditure as above.....	511,736 11
Balance, net ledger assets, December 31, 1919 (\$563,317.80 less \$21,925.84 ledger liability).\$	541,391 96

STATEMENT OF REINSURANCES OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums paid to unlicensed companies.....	\$ 83,088 84
Amount of commission thereon.....	24,945 63
Amount of losses recovered from said companies.....	37,700 53
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$44,160.37; carried out at 80 per cent.....	35,328 30
Amount of losses due and recoverable from such companies.....	4,640 45

SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Class of Business.	
	Fire.	
	Amount.	Premiums.
	\$	\$ cts.
Gross in force at end of 1918	17,389,406	147,253 00
Taken in 1919, new and renewed.....	23,909,954	218,811 94
Totals.....	41,299,360	366,064 94
Less ceased.....	23,831,616	170,123 17
Gross in force at end of 1919.....	17,467,744	195,941 77
Less reinsured.....	8,408,348	100,604 63
Net in force at end of 1919.....	9,059,396	95,337 14

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THE CANADA ACCIDENT—Continued.

SUMMARY OF RISKS AND PREMIUMS—Concluded.

Risks and Premiums.	Class of Business.					
	Accident.		Automobile (including Fire Risk.)		Automobile (excluding Fire Risk.).	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1918	11,893,666	50,627 26	1,075,937	20,325 85	4,793,000	31,427 78
Taken during 1919—new and renewed	23,325,114	75,894 43	2,302,790	49,534 52	10,285,000	67,187 43
Totals	35,218,780	126,521 69	3,378,727	69,860 37	15,078,000	98,615 21
Less ceased	20,285,966	69,356 51	1,735,367	31,309 59	7,705,700	49,012 85
Gross in force at end of 1919	14,932,814	57,165 18	1,643,360	38,550 87	7,372,300	49,602 36
Less reinsured	910,209	3,863 23	378,844	6,243 03	65,000	706 03
Net in force at end of 1919	14,022,605	53,301 95	1,264,516	32,307 84	7,307,300	48,896 33

Risks and Premiums.	Class of Business.			
	Burglary.		Liability.	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1918	566,295	5,274 45	2,922,890	38,594 26
Taken during 1919—new and renewed	695,168	7,477 56	2,945,000	224,211 26
Totals	1,261,463	12,752 01	5,867,890	262,805 52
Less ceased	749,452	6,953 58	3,512,890	204,334 81
Gross in force at end of 1919	512,011	5,798 43	2,355,000	58,470 71
Less reinsured	106,840	1,210 88	300,000	4,209 32
Net in force at end of 1919	405,171	4,587 55	2,055,000	54,261 39

Risks and Premiums.	Class of Business.			
	Guarantee.		Plate Glass.	Sickness.
	Amount.	Premiums.	Premiums.	Premiums.
	\$	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1918	714,523	3,313 99	36,041 35	29,685 02
Taken in 1919, new and renewed	1,049,752	17,968 93	22,465 76	52,920 50
Totals	1,764,275	21,282 92	58,507 11	82,605 52
Less ceased	938,341	4,699 62	24,307 87	42,781 56
Gross in force at end of 1919	825,934	16,583 30	34,199 24	39,823 96
Less reinsured	66,500	410 50	.....	2,750 17
Net in force at end of 1919	759,434	16,172 80	34,199 24	37,073 79

10 GEORGE V, A. 1920

THE CANADA ACCIDENT—Continued.

SCHEDULE B.

Bonds and debentures owned by the company, viz.:—

*On deposit with Receiver General.**Governments—*

	Par value.	Book value.	Market value.
Dom. of Canada War Loan, 1925, 5 p.c.	\$ 11,000 00	\$ 10,634 05	\$ 10,890 00
Prov. of Manitoba, 1947, 4 p.c.	6,000 00	5,490 00	4,920 00
Prov. of New Brunswick, 1938, 3 p.c.	9,733 33	7,592 00	7,202 00
Province of New Brunswick, 1921, 4 p.c.	5,000 00	4,850 00	4,800 00

Cities—

Fort William, 1933, 5 p.c.	15,000 00	14,550 00	14,100 00
Montreal (St. Henri), 1951, 4½ p.c.	8,000 00	7,840 00	7,200 00
Montreal (St. Louis), 1937, 4 p.c.	10,000 00	9,125 00	8,600 00
Montreal (St. Louis), 1929, 4½ p.c.	5,000 00	4,925 00	4,700 00
Montreal (St. Paul), 1949, 4½ p.c.	13,000 00	12,675 00	11,570 00
Montreal (St. Paul), 1950, 4½ p.c.	25,000 00	24,375 00	22,250 00
Winnipeg, 1938, 4 p.c.	15,000 00	13,500 00	12,750 00

Town—

St. Lambert, Que., 1954, 5½ p.c.	30,000 00	30,505 00	30,000 00
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Schools—

School Com'rs. of St. Edouard of Fraserville, 1940, 5 p.c.	23,000 00	21,390 00	20,010 00
Westmount, Que., 1952, 5 p.c.	6,000 00	5,880 00	5,880 00

Total on deposit with Receiver General	\$ 181,733 33	\$ 173,351 05	\$ 164,872 00
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*Held by the Company—**Government—*

Dom. of Can. inscribed stock, 1919 1934, 3½ p.c.	37,960 00	34,164 00	30,748 00
Dom. of Can. War Loan, 1925, 5 p.c.	14,000 00	13,559 70	13,860 00
Dom. of Can. War Loan, 1931, 5 p.c.	25,000 00	24,375 00	24,750 00

Cities—

Lachine, 1940, 4 p.c.	6,000 00	4,980 00	4,860 00
Lachine, 1952, 4½ p.c.	15,000 00	13,162 00	12,750 00
Montreal West, 1954, 5 p.c.	6,000 00	5,340 00	5,640 00
Stratford, 1936, 4 p.c.	8,000 00	6,880 00	6,880 00
Sydney, N.S., 1932, 4 p.c.	5,000 00	4,400 00	4,250 00
Three Rivers, 1956, 4½ p.c.	15,000 00	13,125 00	12,600 00
Three Rivers, 1958, 4½ p.c.	12,000 00	10,440 00	10,080 00
Vancouver, 1939, 3½ p.c.	4,000 00	3,210 00	2,920 00
Winnipeg, 1935, 3½ p.c.	2,000 00	1,680 00	1,600 00

Towns—

Maisonneuve, 1946, 4½ p.c.	5,000 00	4,575 00	4,150 00
Valleyfield, 1926, 4 p.c.	5,000 00	4,350 00	4,400 00
Vaudreuil, 1929, 4½ p.c.	5,000 00	4,350 00	4,350 00
Verdun, 1929, 4 p.c.	2,000 00	1,760 00	1,740 00
Verdun, 1939, 5 p.c.	5,000 00	4,912 00	4,750 00

District—

Dewdney, Dyking, 1948, 5 p.c.	15,000 00	15,000 00	14,550 00
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Parochial Loan—

Parish Tres St. Redempteur, 1920 to 1945, 5 p.c.	6,771 61	4,634 15	6,072 11
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Schools—

Municipality of Dorval, R.C., 1932, 5 p.c.	15,000 00	13,500 00	13,650 00
Hintonburg, R.C., 1922, 5 p.c.	2,500 00	2,500 00	2,425 00
Longue Pointe, R.C., 1951, 5 p.c.	5,000 00	4,800 00	4,400 00
Longue Pointe, 1952, 5 p.c.	10,000 00	9,600 00	8,800 00
Municipality of Maisonneuve, 1937, 5 p.c.	10,000 00	9,650 00	9,000 00
Montreal (St. Henri), R.C., 1949, 4½ p.c.	11,000 00	9,680 00	9,350 00
Montreal (Youville), 1952, 5 p.c.	10,000 00	9,500 00	8,900 00
St. Edouard de Fraserville, 1940, 5 p.c.	3,000 00	2,790 00	2,610 00
Municipality of St. Georges (Montreal) R.C., 1960, 4½ p.c.	20,000 00	17,400 00	15,600 00
St. Gregoire Le Thaumaturge, 1950, 4½ p.c.	20,000 00	17,600 00	16,200 00
St. Laurent, 1951, 5 p.c.	5,000 00	4,750 00	4,400 00
Sherbrooke, R.C., 1942, 5 p.c.	5,000 00	4,725 00	4,650 00
Westmount, 1949, 5 p.c.	6,000 00	5,880 00	5,880 00
Westmount, 1951, 5 p.c.	6,000 00	5,880 00	5,880 00

SESSIONAL PAPER No. 8

THE CANADA ACCIDENT—*Concluded.*SCHEDULE B.—*Concluded.*Bonds and debentures owned by the Company, viz:—*Concluded.**Held by the Company—**Railway—*

Can. Nor. Ry. 1st mtge (g'teed by Prov. of

Manitoba), 1930, 4 p.c. \$ 12,166 66 \$ 10,950 00 \$ 10,463 00

Miscellaneous—

Windsor Hotel Co., 1931, 4½ p.c. 5,000 00 4,900 00 4,350 00

Eastern Canada Savings and Loan Co., 1924,
5½ p.c. 5,000 00 5,000 00 5,000 00

Total par, book and market values ... \$ 526,131 60 \$ 487,352 90 \$ 467,380 11

SCHEDULE C.

Stock owned by the Company, viz:—

100 shares Molsons Bank stock \$ 10,000 00 \$ 19,400 00 \$ 18,800 00

10 GEORGE V, A. 1920

THE CANADA NATIONAL FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, J. H. G. RUSSELL—Vice-Presidents, F. H. Alexander and LT.-COL. D. E. SPRAGUE—
Managing-Director, W. T. ALEXANDER—Principal Office, Winnipeg, Man.

(Incorporated April 7, 1909, by an Act of the Parliament of Canada, 8-9 Edward VII, Chapter 60.
Dominion license issued July 31, 1911).

CAPITAL.

Amount of joint stock or guaranteed capital authorized	\$ 3,000,000 00
Amount subscribed	2,050,400 00
Amount paid thereon in cash	1,825,958 20
Amount of premium on capital paid in by stockholders since organization	306,360 00

(For List of Shareholders, see Appendix).

ASSETS.

Book value of real estate held by the company (Head office building, \$163,691.32; various other properties, \$212,948.41)	\$ 376,639 73
*Loans secured by mortgages, first liens	1,231,050 76
Book value of debentures owned (For details, see Schedule B)	552,691 37
Book value of stock owned (For details, see Schedule C)	117,032 09
Cash at head office	14,915 92
Cash in bank and Trust Co., viz.:—	
Royal Bank of Canada	\$ 3,322 75
Imperial Canadian Trust Co.	15,000 00
Total cash in bank and Trust Co.	18,322 75
Fort Garry Municipality—Tax sale certificates	2,681 86
Total ledger assets	\$ 2,313,334 48
Deduct market value of stock under book value	35,109 63
	<u>\$2,278,224 85</u>

OTHER ASSETS.

Interest due, \$178,417.61; accrued, \$31,502.17	209,919 78
Agents' balances and premiums uncollected (\$1,421.16 was on business prior to Oct. 1, 1919)	47,366 90
Bills receivable held by the company	1,015 54
Maps and plans, \$12,108.95; furniture and fixtures, \$5,654.89	17,763 84
Gross assets	\$ 2,554,290 91
Deduct asset not admitted	17,006 77
Net admitted assets	<u>\$ 2,537,284 14</u>

*Including \$235,000 guaranteed investment deposit with the Imperial Canadian Trust Co., repayable December 29, 1921, with interest at 6 per cent. The company states that mortgages of the Trust Co. to the amount of the deposit have been ear-marked for the Canada National Fire.

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THE CANADA NATIONAL—Continued.

LIABILITIES.

Net amount of claims, adjusted and unpaid.....	\$ 5,500 00
Reserve of unearned premiums, \$180,607.85; carried out at 80 per cent.....	144,486 28
Dividends declared but not yet due.....	109,278 66
Due for reinsurance premiums.....	8,465 80
Taxes due and accrued.....	10,800 00
Reserve on unlicensed reinsurance, held on deposit.....	63,819 23
Contingent reserve fund.....	175,000 00
All other liabilities, overdraft Imperial Bank of Canada.....	55,456 50

Total liabilities..... \$ 572,806 47

Excess of assets over liabilities..... \$ 1,964,477 67

Capital paid in cash..... 1,825,958 20

Surplus over liabilities and paid up capital..... \$ 138,519 47

INCOME.

Gross cash received for premiums.....	\$ 336,866 34
Deduct reinsurance, \$99,522.26; return premiums, \$49,534.89.....	149,057 13

Net cash received for premiums.....	\$ 187,809 19
Received for interest on investments and dividend on stock.....	126,029 76
Rents, H.O. building.....	939 41
Appraisal fees.....	25 00

Total..... \$ 314,803 36

Received for calls on capital..... 30,880 50

Total income..... \$ 345,683 86

EXPENDITURE.

Amount paid for claims occurring in previous years.....	\$ 8,453 90
Deduct reinsurances.....	3,638 07

Net amount paid for said claims..... \$ 4,815 83

Amount paid for claims occurring during the year.....	\$ 86,255 71
Deduct reinsurances.....	25,448 58

Net amount paid for said claims..... \$ 60,807 13

Total net amount paid for claims..... \$ 65,622 96

Amount of dividends paid during the year..... 107,375 37

Paid for commission or brokerage..... 25,962 12

Paid for salaries: Head office, branches and inspectors, \$34,866.19; directors' fees, \$2,400; auditors' fees, \$800; travelling expenses, \$3,232.72..... 41,298 91

Paid for taxes..... 14,755 98

Miscellaneous expenditure, viz.: Advertising, \$5,901.70; maps and plans, \$1,655.82; postage, telegrams, telephones and express, \$2,375.47; printing and stationery, \$2,066.21; rents, \$5,820.88; legal expenses, \$34; underwriters' association fees, etc., \$3,484; sundries, \$2,268.63..... 23,606 71

Total expenditure..... \$ 278,622 05

SYNOPSIS OF LEDGER ACCOUNTS.

Balance of net ledger assets, December 31, 1918.....	\$ 2,126,996 94
Income as above.....	345,683 86

Total..... \$ 2,472,680 80

Expenditure as above..... 278,622 05

Balance, net ledger assets, December 31, 1919. (\$2,313,334.48 less \$119,275.73 ledger liabilities.)..... \$ 2,194,058 75

10 GEORGE V, A. 1920

THE CANADA NATIONAL—*Concluded.*STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT
LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums paid to unlicensed companies	\$	90,221 78
Amount of commission thereon		24,810 98
Amount of losses recovered from said companies		29,016 06
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$56,754.66; carried out at 80 per cent		45,403 73
Amount of losses due and recoverable from such companies		3,135 00
Amount of reinsurance premiums payable to such companies		7,714 83
Amount of cash or other securities held as security for recovery of losses		46,180 52

RISKS AND PREMIUMS.

	Amount.	Premiums.
Gross policies in force at end of 1918	\$ 31,775,452	\$ 457,705 38
Policies taken during 1919	23,158,794	336,912 44
Total	\$ 54,934,246	\$ 794,617 82
Deduct terminated	23,179,912	338,725 58
Gross in force at end of 1919	\$ 31,754,334	\$ 455,892 24
Deduct reinsured	8,907,047	119,174 73
Net in force at December 31, 1919	\$ 22,847,287	\$ 336,717 51

SCHEDULE B.

Debentures owned:—

	Par value.	Book value.	Market value.
*Dom. of Canada War Loan, 1937, 5 p. c.	\$ 55,000 00	\$ 52,691 37	\$ 52,691 37
Dom. of Canada War Loan, 1922, 5½ p.c.	250,000 00	250,000 00	250,000 00
Dominion of Canada Victory Loan, 1933,	250,000 00	250,000 00	250,000 00
5½ p.c.	250,000 00	250,000 00	250,000 00
Total par, book and market values	\$ 555,000 00	\$ 552,691 37	\$ 552,691 37

SCHEDULE C.

Stock owned and held by the Company:—

	Par value.	Book value.	Market value.
1,005 shares Great West Perm. Loan Co	\$ 100,500 00	\$ 117,032 09	\$ 81,922 46

*On deposit with Receiver General.

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THE CANADA SECURITY ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President and Manager, JOHN B. LAIDLAW—Vice-President, SIR JAMES LOUGHEED—Secretary,
T. B. REDDING—Principal Office, Calgary, Alberta.

(Incorporated March 25, 1913, by a special Act of the Legislature of Alberta, chap. 57. Amended in 1919
by Chap. 62 of the Statutes of Alberta. Dominion license issued December 19, 1919.)

CAPITAL.

Amount of joint stock authorized and subscribed	\$	500,000 00
Amount paid in cash		150,000 00
Amount of premium on capital stock paid in by stockholders		5,295 00

(For List of Shareholders, see Appendix.)

ASSETS.

Amount secured by way of loans on real estate, by bond or mortgage, first liens	\$	2,000 00
Book value of bonds and debts. (For details, see Schedule B.)		244,642 04
Cash at head office		123 45
Cash in banks, viz:—		
Canadian Bank of Commerce, Calgary	\$	485 73
Bank of Hamilton, savings account, Calgary		478 30
Total cash in banks		964 03
Total ledger assets	\$	247,729 52

OTHER ASSETS.

Market value of bonds and debts, over book value		173 00
Interest accrued		2,757 95
Agents' balances and premiums uncollected, viz:—		
Fire (\$1,188.71 on business prior to Oct. 1, 1919)	\$	17,937 34
Hail (on business prior to Oct. 1, 1919)		330 09
Total		18,267 43
Total assets	\$	268,927 90

LIABILITIES.

Unsettled claims, viz:—		
Hail, adjusted and unpaid	\$	550 00
Hail, resisted, in suit		250 00
Total net amount of unsettled claims	\$	800 00
Reserve of unearned premiums, fire, \$39,156.61; carried out at 80 per cent		24,125 29
Reserve on unlicensed reinsurance, unsecured		1,314 40
Taxes, due and accrued		11,335 13
Reinsurance premiums net, (fire)		9,751 34
Total liabilities (except capital stock)	\$	47,326 16
Excess of assets over liabilities	\$	221,601 74
Capital stock paid in cash		150,000 00
Surplus over liabilities and capital	\$	71,601 74

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THE CANADA SECURITY—Continued.

INCOME.

Premiums.	Class of business	
	Fire.	Hail.
	\$ cts.	\$ cts.
Gross cash received	36,743 23	265,833 87
Less reinsurance	4,688 59	56,909 21
Less return premiums	4,111 33	37,749 61
Total deduction	8,799 92	94,658 82
Net cash received	27,943 31	171,175 05
Net cash received for all classes of business	\$ 199,118 36	
Cash received for interest on investments	6,908 90	
Profit on sale of investments	4,334 91	
Premiums collected, previously considered irrecoverable	2,563 04	
Total	\$ 212,975 21	
Received for increased capital	120,000 00	
Total income	\$ 332,975 21	

EXPENDITURE.

Claims.	Class of Business.	
	Fire.	Hail.
	\$ cts.	\$ cts.
Paid for claims occurring in previous years		339 75
Deduct savings and salvage		236 50
Net paid for said claims		103 25
Paid for claims occurring during the year	1,932 43	129,337 17
Deduct reinsurance	446 50	32,979 20
Net paid for said claims		96,357 97
Total net paid for said claims	1,485 93	96,461 22
Total net payments for claims for all classes of business	\$ 97,947 15	
Dividends paid stockholders	36,000 00	
Commission and brokerage: fire, \$7,549.34; other, \$41,202.66	48,752 00	
Taxes, fire, \$140.44; other, \$3,966.97	4,107 41	
Salaries, fees and travelling expenses: (Other) Salaries of head office officials and staff, \$15,578.08; agents, \$4,957.50; fees: directors, \$780; auditors, \$405; travelling expenses, officials, \$522.75; agents, \$6,143.05	28,386 98	
Miscellaneous expenditure (Other), viz.: Advertising, \$2,545.44; postage, telegrams, telephones and express, \$2,124.50; printing and stationery, \$3,381.18; rents and light, \$1,063.16; sundry expenses, \$901.30; furniture and fixtures, \$598.35; underwriters' boards, etc., \$480.46; legal fees, \$514.04; loss inspections, \$5,305.67; collection expense, \$1,611.10; automobile, \$1,228.55; interest, discount and exchange, \$417.83	20,174 58	
Total expenditure	\$ 235,368 12	

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1918	\$ 150,122 43
Amount of cash income as above	332,975 21
Total	\$ 483,097 64
Amount of cash expenditure as above	235,368 12
Balance, net ledger assets at December 31, 1919	\$ 247,729 52

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THE CANADA SECURITY—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Fire.		Hail.	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Taken in 1919—New.....	2,722,067	54,680 57	2,640,188	227,687 18
Less ceased.....	226,436	4,193 56	2,640,188	227,687 18
Gross in force at end of 1919.....	2,495,631	50,487 01		
Less reinsured	609,063	14,441 84		
Net in force at end of 1919.....	1,886,568	36,045 17		

SCHEDULE B.

	Par value.	Book value.	Market value.
Bonds and debentures owned by the Company—			
Dom. of Canada War Loan, 1925, 5 p.c.	\$ 200 00	\$ 200 00	\$ 198 00
“ “ “ “ 1922, 5½ p.c.	100 00	100 00	100 00
* “ “ “ “ 1934, 5½ p.c. (partly paid)	250,000 00	230,000 00	230,000 00
Prov. of Saskatchewan (Farm Land debts), 1927, 5 p.c.	10,000 00	10,000 00	10,000 00
<i>Schools—</i>			
Glenmore, 1920-1924, 8 p.c.	2,500 00	2,500 00	2,675 00
Science Hill, 1920-1933, 7 p.c.	1,866 67	1,842 04	1,842 04
Total par, book and market values...	\$ 264,666 67	\$ 244,642 04	\$ 244,815 04

*(Of which \$120,000 is deposited with Receiver General; \$10,000 with Province of Alberta; \$20,000 with Province of Manitoba; \$25,000 with Province of Saskatchewan and \$75,000 with Canadian Bank of Commerce, Calgary.)

10 GEORGE V, A. 1920

THE CANADIAN FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, JAS. H. ASHDOWN—Vice-President, R. T. RILEY—Manager, C. S. RILEY—Secretary,
J. A. DOWLER—Head Office, Winnipeg.

(Incorporated by Act of the Legislature of the Province of Manitoba, chapter 53 of the statutes of 1887; amended by chapter 49 of the statutes of 1895. Incorporated by Act of the Parliament of the Dominion of Canada, 60-61 Victoria, chapter 76; amended in 1904 by 4 Edward VII, chapter 58. Dominion license issued September 1, 1897.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash..... \$ 1,000,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Book value of real estate held by the company (Head office building).....	\$ 125,000 00
Amount secured by way of loans on real estate, by bond or mortgage, first liens	136,800 00
The same, second liens	5,000 00
Guaranteed investment, secured by allocation of mortgage bonds.....	552,823 58
Book value of bonds and debentures (For details, see Schedule B).....	727,997 55
Cash at head office and branches.....	12,239 64
Cash in banks, viz.:—	
Union Bank of Canada, Toronto.....	\$ 14,363 55
Union Bank of Canada, Calgary.....	7,831 06
Union Bank of Canada, Winnipeg.....	10,085 22
Royal Bank of Canada, Winnipeg.....	9,560 17
Total cash in banks.....	41,840 00
Staff Victory Loan account.....	3,625 00
Total ledger assets.....	\$ 1,605,325 77

OTHER ASSETS.

Market value of bonds and debentures over book value.....	\$ 1,533 77
Interest due, \$290.93; accrued, \$3,318.92.....	3,609 85
Agents' balances and premiums uncollected:	
Fire—in Canada.....	\$ 62,877 71
" —In other countries.....	14 36
Automobile (including Fire Risk)—in Canada.....	2,938 11
Total.....	65,830 18
Due from reinsurance companies for premiums	6,321 58
Amount due for reinsurance losses, fire	26 68
Office furniture, \$0.50; plans, \$0.50	1 00
Total assets.....	\$ 1,681,115 06

LIABILITIES.

(1) Liabilities in Canada.

Net amount of fire claims, unadjusted	\$ 10,278 75
Automobile (including fire risk) claims, unadjusted	210 00
Total net amount of unsettled claims	\$ 10,488 75
Reserve of unearned premiums:—	
Fire	\$ 316,542 29
Automobile (including Fire Risk)	6,186 72
Total, \$322,729 01; carried out at 80 per cent.	258,183 20
Taxes due and accrued	27,064 53
Reserve fund re unlicensed reinsurance	15,788 37
Reinsurance, premiums (fire)	22,765 84
*Employees profit sharing fund (balance undistributed)	6,385 59
Funds held for business reinsured	40,937 90
Total liabilities in Canada	\$ 381,614 18

*Total amount set apart for employees' profit sharing fund is \$18,214.17, of which \$11,828.58 was distributed and the remainder \$6,385.59 set aside as liability.

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THE CANADIAN FIRE—Continued.

LIABILITIES—Concluded.

(2) *Liabilities in other Countries.*

Reserve of unearned premiums, fire, \$5,846 77; carried out at 80 per cent.....	\$ 4,677 41
Total liabilities in other countries.....	\$ 4,677 41
Total liabilities in all countries (except capital stock).....	\$ 386,291 59
Excess of assets over liabilities.....	\$ 1,294,823 47
Capital stock paid in cash	1,000,000 00
Surplus over liabilities and capital	\$ 294,823 47

INCOME.

Premiums.	Class of Business.		
	Fire.		Automobile (including Fire Risk)
	In Canada.	In other Countries.	In Canada.
	\$ cts.	\$ cts.	\$ cts.
Gross cash received	568,143 33	16,835 68	13,986 56
Less reinsurance	155,858 26	4,971 70	1,582 42
Less return premiums.	67,187 08	564 47	1,856 66
Total deduction	223,045 34	5,536 17	3,439 08
Net cash received	345,097 99	11,299 51	10,547 48

Net cash received for premiums for all classes of business	\$ 366,944 98
Cash received for interest on investments.....	70,600 89
Received for rents	4,491 63
Agents' balances formerly written off	158 62
Profit on sale of securities.....	2,877 00
Total income.....	\$ 445,073 12

EXPENDITURE.

Claims.	Class of Business.		
	Fire.		Automobile (including Fire Risk)
	In Canada.	In other Countries.	In Canada.
	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	19,586 91		
Less reinsurance	5,521 29		
Net payment for said claims	14,065 62		
Paid for claims occurring during the year.....	156,475 83	5,877 93	4,996 79
Less reinsurance	55,849 02	2,137 37	
Net payment for said claims.....	100,626 81		
Total net payment for claims	114,692 43	3,740 56	4,996 79

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THE CANADIAN FIRE—Continued.

EXPENDITURE—Concluded.

Total net payment for claims for all classes of business.....	\$ 123,429 78
Dividends paid stockholders.....	80,000 00
Commission and brokerage, \$28,494.58; other, \$3,430.69	31,925 27
Taxes, fire, \$10,734 27, other, \$160	10,894 27
Salaries, fees and travelling expenses, (fire):—Salaries:—Head Office, \$43,116.97; fees:— Directors, \$720; auditors, \$500; travelling expenses:—officials, \$4,464.80	49,101 77
Miscellaneous expenditure (fire), viz:—Advertising, \$2,332.08; furniture and fixtures, \$1,996.85; legal expenses, \$37.50; maps and plans, \$1,381.38; postage, telegrams, telephones and express, \$2,204.38; printing and stationery, \$6,040.14; rents, \$7,278.76; underwriters' boards, associations, etc., \$4,803.92; agents' charges, \$741.34; office charges, \$2,797.64; share of profits paid employees, \$11,828.58	41,442 57
Total expenditure.....	\$ 336,793 66

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1918	\$ 1,441,615 04
Amount of cash income as above	445,073 12
Total	\$ 1,886,688 16
Amount of cash expenditure.....	\$ 336,793 66
Amount written off ledger assets	1,295 00
	338,088 66
Balance, net ledger assets, December 31, 1919 (\$1,605,325.77 less \$56,726.27 deposits).....	\$ 1,548,599 50

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENS-
ED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums ceded to unlicensed companies.....	\$ 33,542 93
Amount of commission thereon.....	10,733 72
Amount of losses recovered from said companies.....	43 37
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$13,958.99; carried out at 80 per cent.....	11,167 20
Amount of losses due and recoverable from such companies.....	28 50
Amount of reinsurance premiums payable to such companies.....	22,765 84

SUMMARY OF RISKS AND PREMIUMS.

Fire.	In Canada.			In other Countries.			Totals in all Countries.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1918..	31,038	50,501,945	730,313 84	1,236	1,375,325	16,820 14	32,274	51,877,270	747,133 98
Taken during the year, new and re- newed.....	17,754	39,011,308	581,083 55	1,278	1,378,825	16,454 44	19,032	40,390,133	597,537 99
Total...	48,792	89,513,253	1,311,397 39	2,514	2,754,150	33,274 58	51,306	92,267,403	1,344,671 97
Deduct terminated	17,381	34,470,585	521,513 55	1,270	1,458,329	17,755 77	18,651	35,928,914	539,269 32
Gross in force at end of 1919..	31,411	55,042,668	789,883 84	1,244	1,295,821	15,518 81	32,655	56,338,489	805,402 65
Deduct reinsured ..		11,457,932	189,861 74		326,777	3,825 27		11,784,709	193,687 01
Net in force at end of 1919..	31,411	43,584,736	600,022 10	1,244	969,044	11,693 54	32,655	44,553,780	611,715 64

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THE CANADIAN FIRE—*Concluded.*SUMMARY OF RISKS AND PREMIUMS.—*Concluded.*

Risks and Premiums.	Automobile Including Fire Risk)	
	Amount.	Premiums
	\$	\$ cts.
Taken in 1919—new.....	684,346	16,924 67
Less ceased.....	100,502	2,862 46
Gross in force at end of 1919.....	583,844	14,062 21
Less reinsured.....	74,020	1,688 76
Net in force at end of 1919.....	509,824	12,373 45

SCHEDULE B.

	Par value.	Book value.	Market value.
Bonds and debentures owned by the Company—			
† Dominion of Canada (1) War Loan, 1925, 5 p.c.....	\$ 50,000 00	\$ 48,427 60	\$ 49,500 00
Dominion of Canada Victory Loan, 1933, 5½ p.c.....	100,000 00	100,000 00	100,000 00
Dominion of Canada Victory Loan, 1934, 5½ p.c.....	50,000 00	50,000 00	50,000 00
Dominion of Canada War Loan, 1937, 5½ p.c.....	50,000 00	49,573 95	50,000 00
City—			
*Winnipeg, 1949, 5½ p.c.....	70,000 00	70,000 00	70,000 00
Miscellaneous—			
Canada Permanent Mortgage Corp., 1921, 4½ p.c.....	20,000 00	20,000 00	20,000 00
Canada Permanent Mortgage Corp., 1922, 5 p.c.....	5,000 00	5,000 00	5,000 00
Home Investment and Savings Asso- ciation, 1922, 5½ p.c.....	10,000 00	10,000 00	10,000 00
Home Investment and Savings Asso- ciation, 1923, 5 p.c.....	10,000 00	10,000 00	10,000 00
Huron and Erie Loan and Savings Co., 1921, 5 p.c.....	10,000 00	10,000 00	10,000 00
Northern Mortgage Co., 5 p.c.....	350,000 00	350,000 00	350,000 00
Schools—			
Cloverleaf, 1919–1922, 6 p.c.....	586 00	586 00	589 14
Cork Cliff, 1920, 6 p.c.....	80 00	80 00	80 00
East St. Paul, 1920, 6 p.c.....	128 18	100 00	128 18
Franko, 1920, 6 p.c.....	100 00	100 00	100 00
Illinois, 1920, 5½ p.c.....	150 00	150 00	148 50
Jeffrey, 1920–1922, 6 p.c.....	450 00	450 00	444 50
Kupczanko, 1920, 6 p.c.....	100 00	100 00	100 00
Seaforth, 1920–1923, 6 p.c.....	600 00	600 00	600 00
Skala, 1920, 6 p.c.....	100 00	100 00	100 00
Slowo.....	100 00	100 00	100 00
Snowflake, 1920–1931, 6 p.c.....	600 00		
Snowflake, 1932, 6 p.c.....	2,050 00	2,650 00	2,650 00
Total par, book and market values.....	\$ 730,044 18	\$ 727,997 55	\$ 729,531 32

† \$20,000 on deposit with Receiver General.

* On deposit with Receiver General.

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* CANADIAN INDEMNITY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, JOHN GALT—Vice-President, R. T. RILEY—Secretary, JAS. A. DOWLER—Principal Office, Winnipeg, Man.

(Incorporated March 23, 1916, by an Act of the Parliament of Canada, 6-7 Geo. V., chapter 52. In 1918 an Act of the Parliament of Canada (8-9 Geo. V., chapter 64) was passed, amending previous Act. Dominion license issued Nov. 21, 1919).

CAPITAL.

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed and paid in cash.....	300,000 00

(For List of Shareholders, see Appendix).

Amount secured by way of loans on real estate by bond or mortgage, first liens.....	\$ 166,353 46
Book value of bonds and debts. (For details, see Schedule B.).....	218,027 98
Book value of stock. (For details, see Schedule C.).....	9,000 00
Cash at head office.....	942 01
Cash in banks, viz.:—	
Royal Bank of Canada, Winnipeg.....	\$ 15,995 96
Home Bank of Canada, Winnipeg.....	4,062 28
Union Bank of Canada, Calgary.....	55 15
Union Bank of Canada, Winnipeg.....	15,966 10
Total cash in banks.....	36,079 49
Total ledger assets.....	\$ 430,402 94

OTHER ASSETS.

Market value of bonds, debentures and stocks over book value.....	\$ 3,270 07
Interest due, \$1,718.51; accrued, \$2,512.67.....	4,231 18
Agents' balances and premiums uncollected: fire.....	3,861 64
Net assets.....	\$ 438,495 76

LIABILITIES.

(1) Liabilities in Canada.

Net amount of fire claims, unadjusted.....	\$ 595 05
Reserve of unearned premiums, fire, \$54,612.16; carried out at 80 p.c.....	43,689 73
Due Canadian Fire Insurance Co.....	5,887 73
Taxes due and accrued.....	67,071 51
Total liabilities in Canada.....	\$ 117,244 02

* This Company was licensed under the Insurance Act, 1917, on Nov. 21, 1919, and immediately entered into an agreement with the Canadian Indemnity Company, incorporated by Chapter 108 of the Statutes of the Province of Manitoba for 1912, for the acquisition of its assets and assumption of its liabilities. The statement given herewith includes the entire business of the year 1919, whether transacted by the Provincial Company or the Dominion Company.

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CANADIAN INDEMNITY—Continued.

LIABILITIES—Concluded.

(2) Liabilities in other Countries.

Reserve of unearned premiums, fire, \$1,501.57; carried out at 80 p.c.	\$ 1,201 26
Total liabilities in other countries	\$ 1,201 26
Total liabilities in all countries, except capital stock	\$ 118,415 28
Excess of assets over liabilities	\$ 320,050 48
Capital stock paid in cash.	300,000 00
Surplus over liabilities and paid up capital.	\$ 20,050 48

INCOME.

Premiums.	Class of Business.		
	Fire.		Hail.
	In Canada.	In other Countries.	In Canada.
Gross cash received..	\$ cts. 109,803 63	\$ cts. 3,796 31	\$ cts. 168,921 05
Less reinsurance.	7,741 98		26,819 79
" return premiums.	14,839 56	181 77	1,887 25
Total deduction.	22,581 54		28,707 04
Net cash received	87,222 09	3,614 54	140,214 01

Net cash received for premiums for all classes of business in all countries	\$ 231,050 64
Cash received for interest on investments...	17,809 19
Old premium notes, previously written off..	499 01
Total	\$ 249,268 84
Received for increased Capital	100,000 00
Total income	\$ 349,268 84

EXPENDITURE.

Claims.	Class of Business.			
	Fire.		Hail.	
	In Canada.	In other Countries.	In Canada.	In other Countries.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years	4,421 44			480 60
Paid for claims occurring during the year..	25,717 00	2,137 37	73,634 54	
Less savings and salvage.	175 75		7,497 67	
Net payment for said claims	25,541 25			
Total net payment for claims..	29,962 69	2,137 37	66,226 87	480 60

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CANADIAN INDEMNITY—Continued.

EXPENDITURE—Concluded.

Total net payments for claims for all classes of business in all countries	\$ 98,807 53
Dividends paid stockholders.....	20,000 00
Stock dividend declared	100,000 00
Commission on profits, fire.....	4,811 53
Commission and brokerage, fire, \$21,297.01; other, \$17,130.93.....	38,427 94
Taxes, fire, \$2,238.27; other, \$5,345.68.....	7,581 95
*Salaries, fees and travelling expenses: Salaries—Head office, \$16,106.75; fees—auditors, \$300; travelling expenses, \$3,935.63;.....	20,342 38
†Miscellaneous expenditure, viz.: Advertising, \$1,028.61; postage, telegrams and express, \$623.39; printing and stationery, \$2,851.81; rents, \$558.00; underwriters' boards, associations, etc., \$206.89; agents' charges, \$61.85; sundries, \$601.65; furniture and fixtures, \$88.60.....	6,320 80
Total expenditure.....	\$ 296,292 13

*(\$1,500 belongs to Fire business.)

†(\$1,900 belongs to Fire business.)

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1918.....	\$ 377,426 2 ³
Amount of cash income as above	349,268 84
Total.....	\$ 726,695 07
Amount of expenditure as above.....	296,292 13
Balance, net ledger assets, December 31, 1919.....	\$ 430,402 94

SUMMARY OF RISKS AND PREMIUMS.

	Fire.					
	In Canada.		In other Countries.		Total in all Countries.	
	Amount.	Premiums.	Amount.	Premiums	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1918.....	6,277,629	99,505 93	292,574	3,582 25	6,570,203	103,088 18
Taken in 1919—Renewed	6,826,765	102,730 18	327,090	3,796 31	7,153,855	106,526 49
Totals	13,104,394	202,236 11	619,664	7,378 56	13,724,058	209,614 67
Less ceased	6,462,951	96,752 57	368,777	4,375 51	6,831,728	101,128 08
Gross in force at end of 1919.....	6,641,443	105,483 54	250,887	3,003 05	6,892,330	108,486 59
Less reinsured	133,580	2,506 69	.....	.....	133,580	2,506 69
Net in force at end of 1919	6,507,863	102,976 85	250,887	3,003 05	6,758,750	105,979 90

	Hail.	
	In Canada.	
	Amount.	Premiums.
	\$	\$ cts.
Taken in 1919, new.....	2,687,521	168,921 05
Less ceased	2,687,521	168,921 05

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CANADIAN INDEMNITY—*Concluded.*

SCHEDULE B.

Bonds and debentures owned by the company, viz:—

On deposit with Receiver General—

	Par value.	Book value	Market value
Dom. of Can. War Loan, 1925, 5 p.c.	\$ 25,000 00	\$ 24,213 80	\$ 24,750 00
Dom. of Can. Victory Loan, 1933, 5½ p.c.	25,000 00	25,000 00	25,000 00
Dom. of Can. Victory Loan, 1934, 5½ p.c.	40,000 00	40,000 00	40,000 00
Dom. of Can. Victory Loan, 1937, 5½ p.c.	10,000 00	9,910 79	10,000 00
Total on deposit with Receiver General	\$ 100,000 00	\$ 99,124 59	\$ 99,750 00

*Held by Company.**Miscellaneous—*

Northern Mtge Co. of Can., 5 p.c.	100,000 00	100,000 00	100,000 00
<i>City—</i>			
Yorkton, 1920 to 1922, 5 p.c.	1,058 01	918 36	1,015 69
Yorkton, 1920 to 1942, 5 p.c.	22,813 73	17,985 03	20,532 36
Total par, book and market values	\$ 223,871 74	\$ 218,027 98	\$ 221,298 05

SCHEDULE C.

Stock owned and held by the company, viz:—

	Par value.	Book value	Market value.
100 shares Northern Mortgage Co. of Canada	\$ 10,000 00	\$ 9,000 00	\$ 9,000 00

10 GEORGE V, A. 1920

CANADIAN LUMBERMEN'S INSURANCE EXCHANGE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

Chief Agent, E. D. HARDY—Principal Office, Ottawa.

(Formed by lumbermen in the Provinces of Ontario and Quebec in 1915, and licensed May 28, 1915. Licensed under the provisions of Section 4 of The Insurance Act, 1917, for the transportation of insurance among the subscribers in respect of property situated in the said provinces.)

ASSETS.

Bonds and debentures owned, viz:—

	Par value.	Book value	Market value.
*Dom. of Can. (1) War Loan, 1925, 5 p.c.	\$ 20,000 00	\$ 19,800 00	\$ 19,800 00
Dom. of Canada (1) War Loan, 1925, 5 p.c.	5,000 00	4,950 00	4,950 00
Dom. of Can. (2) War Loan, 1931, 5 p.c.	1,000 00	990 00	990 00
Dom. of Can. (3) War Loan, 1937, 5 p.c.	7,000 00	6,766 69	6,766 69
Dom. of Can. Victory Loan, 1933, 5½ p.c.	2,000 00	2,000 00	2,000 00
Dom. of Can. Victory Loan, 1934, 5½ p.c.	2,500 00	2,500 00	2,500 00
Dom. of Can. Victory Loan, 1937, 5½ p.c.	3,000 00	3,000 00	3,000 00
Total par, book and market values	<u>\$ 40,500 00</u>	<u>\$ 40,006 69</u>	<u>\$ 40,006 69</u>

Carried out at book value \$ 40,006 69

Cash in Banks:—

Bank of Nova Scotia, Ottawa	\$1,808 50
Bank of Nova Scotia, Ottawa (in trust)	605 97

Total cash in banks 2,414 47

Total ledger assets \$ 42,421 16

OTHER ASSETS.

Interest accrued	82 87
Agents' balances and premiums uncollected	5,390 72
Total assets	<u>\$ 47,894 75</u>

LIABILITIES.

Loaned by subscribers to cover reserve in unlicensed companies	\$ 12,920 00
Taxes due and accrued	320 53
Due for reinsurance premiums, \$3,282.92; return premiums, \$1,544 60	4,827 52
Auditor's fees	60 00
Attorney Company, commissions	1,018 22
Net profits at credit of subscribers	8,142 51
Cash held against reserve in unlicensed company	605 97
Total liabilities	<u>\$ 27,894 75</u>
Surplus of assets over liabilities	<u>\$ 20,000 00</u>

INCOME.

Gross cash received for premiums	\$ 41,654 69
Deduct reinsurance, \$32,599.58; and return premiums, \$7,705.84	<u>40,305 42</u>
Net cash received for premiums	\$ 1,349 27
Received for interest on investments	250 00
Cash dividends received from Mutual reinsuring companies	8,068 23
Total income	<u>\$ 9,667 50</u>

*On deposit with Receiver General.

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CANADIAN LUMBERMEN'S—*Concluded.*

EXPENDITURE.

Amount paid for losses occurring during the year.....	\$	5,034	12
Deduct reinsurance.....		5,034	12
Administrative expenses paid Attorney Company.....	\$	4,414	06
Auditors' fees.....		50	00
Taxes, fire.....		1,142	76
Miscellaneous expenditure, viz:—Profits paid subscribers under terminated contracts.....		616	54
Total expenditure.....	\$	6,223	36

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1918.....	\$	25,451	05
Amount of cash income as above.....		9,667	50
Total.....	\$	35,118	55
Amount of expenditure as above.....		6,223	36
Balance of net ledger assets, December 31, 1919 (\$42,421.16 less \$13,525.97 ledger liability).....	\$	28,895	19

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums paid to unlicensed companies.....	\$	30,232	62
Commission and dividends thereon.....		1,191	04
Amount of losses recovered.....		3,112	57
Reserve of unearned premiums, \$15,988.55; carried out at 80 per cent.....		12,790	84
Amount of reinsurance premiums payable to such companies.....		2,983	04
Amount of cash or other securities held as security for recovery of losses, etc.....		13,605	97

Risks and Premiums.	Class of Business.	
	Fire.	
	Amount.	Premiums.
	\$	\$ cts.
Gross in force at December 31, 1918.....	1,275,900	29,392 52
Taken in 1919, new and renewed.....	1,905,304	43,196 07
Totals.....	3,181,204	72,588 59
Less ceased.....	1,615,900	37,926 60
Gross in force at December 31, 1919.....	1,565,304	34,661 99
Less reinsured.....	1,565,304	34,661 99
Net in force at December 31, 1919.....	None.	None.

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THE CANADIAN SURETY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, F. W. LAFRENTZ—Vice-President, SIR GEO. BURN—General Manager, W. H. HALL—
Secretary, WM. H. BURGESS—Principal Office—26 Wellington Street East, Toronto.

(Incorporated by an Act of the Parliament of Canada 1-2 George V, Chap. 60, assented to May 19, 1911.
On March 1, 1917, its power was extended to include burglary and plate glass insurance, under the provisions of section 81 of the Insurance Act, 1910, and on August, 3, 1917, its power was further extended to include automobile insurance under the provisions of the said section. On February 8, 1919, and November 17, 1919, its powers were further extended to include automobile (including automobile against fire) and forgery insurance respectively under the provisions of Section 77 of the Insurance Act, 1917. Dominion license issued May 15, 1913.)

CAPITAL.

Amount of capital authorized.....	\$ 1,000,000 00
Amount of capital stock subscribed and paid in cash.....	250,000 00
Amount of premium on capital stock paid in by stockholders.....	40,000 00

ASSETS.

Book value of bonds and debts. (For details, see Schedule B).....	\$ 396,005 27
Cash at head and branch offices.....	1,450 00
Cash in banks, viz:—	
Bank of Nova Scotia, Toronto (savings account).....	\$ 8,410 07
Union Bank of Canada, Toronto (premium account).....	18,425 66
Union Bank of Canada, Toronto (current account).....	818 60
Union Bank of Canada, Winnipeg.....	7,224 06
Royal Bank of Canada, Montreal.....	4,560 56
Total cash in banks.....	39,438 95
Advanced to Employees for Victory Loan.....	450 00
Total ledger assets.....	\$ 437,344 22

The excess of book value of bonds and debentures over market value (\$8,088.61), is covered by Investment Reserve Fund in Liabilities.

OTHER ASSETS.

Interest accrued.....	5,976 19
Agents' balances and premiums uncollected, viz:—	
Automobile (including Fire Risk) in Canada (\$401.36 on business prior to Oct. 1, 1919).....	\$ 1,166 02
Automobile (excluding Fire Risk) in Canada (\$894.95 on business prior to Oct. 1, 1919).....	3,150 22
Burglary, in Canada (\$304.39 on business prior to Oct. 1, 1919).....	2,455 16
Burglary, in other countries (\$509.67 on business prior to Oct. 1, 1919).....	1,196 95
Guarantee, in Canada (\$4,308.08 on business prior to Oct. 1, 1919).....	10,902 57
Guarantee, in other countries (\$199.58 on business prior to Oct. 1, 1919).....	1,100 24
Plate Glass, in Canada (\$79.89 on business prior to Oct. 1, 1919).....	1,099 73
Plate Glass, in other countries.....	46 67
Total.....	21,117 56
Amount due for reinsurance losses, Automobile (including Fire Risk), \$558.61; Automobile (excluding Fire Risk), \$115.43.....	674 04
Total assets.....	\$ 465,112 01

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THE CANADIAN SURETY—Continued.

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of automobile (including fire risk) claims, unadjusted	\$ 407 50
Net amount of automobile (excluding fire risk) claims, unadjusted	2,015 30
Net amount of burglary claims	1,222 50
Net amount of guarantee claims, unadjusted	9,070 19
Net amount of guarantee claims, resisted, in suit	611 61
Net amount of plate glass claims, unadjusted	355 33
Net amount of unsettled claims	\$ 13,682 43
Reserve of unearned premiums: automobile (including fire risk), \$3,038.99; automobile (excluding fire risk), \$8,781.13; burglary, \$6,028.59; guarantee, \$49,314.05; plate glass, \$5,718; forgery, \$35; total, \$72,915.76, carried out at 80 per cent.	58,332 61
Reinsurance premiums due:—	
Automobile (including Fire Risk)	\$ 258 90
Automobile (excluding Fire Risk)	1,513 81
Burglary	1,714 61
Guarantee	6,142 46
Plate Glass	114 80
Total	9,744 58
Taxes due and accrued	6,000 00
Investment Reserve Fund	8,088 61
Borrowed money	20,000 00
Total liabilities in Canada.	\$ 115,848 23

(2) *Liabilities in other Countries.*

Net amount of guarantee claims, unadjusted	\$ 1,747 21
Reserve of unearned premiums, viz:—	
Burglary	\$ 7,905 93
Guarantee	14,724 50
Total, \$22,630.43, carried out at 80 per cent	18,104 35
Total liabilities in other countries.	\$ 19,851 56
Total liabilities in all countries	\$ 135,699 79
Surplus of assets over liabilities (except capital)	\$ 329,412 22
Capital stock paid in cash	250,000 00
Surplus over liabilities and capital	\$ 79,412 22

INCOME.

Premiums.	Class of Business.						
	Automobile (including Fire Risk.	Automobile (excluding Fire Risk.	Burglary.		Guarantee		Plate Glass.
	In Canada.	In Canada.	In Canada.	Outside Canada.	In Canada.	Outside Canada.	In Canada.
Gross cash received	\$ cts. 8,094 12	\$ cts. 30,910 02	\$ cts. 15,876 77	\$ cts. 13,304 12	\$ cts. 125,231 41	\$ cts. 40,385 39	\$ cts. 6,418 91
Less reinsurance	2,082 64	8,983 48	2,896 91		12,577 31	75 00	415 54
Less return premiums	1,347 00	7,183 32	2,311 18	1,452 82	23,922 02	9,555 76	1,614 51
Total deduction	3,429 64	16,166 80	5,208 09		36,499 33	9,630 76	2,030 05
Net cash received	4,664 48	14,743 22	10,668 68	11,851 30	88,732 08	30,754 63	4,388 86

10 GEORGE V, A. 1920

THE CANADIAN SURETY—Continued.

INCOME—Concluded.

Net cash received for premiums for all classes of business.....	\$	165,803 25
Cash received for interest on investments.....		19,333 06
Profit on sale of securities.....		587 12
Total.....	\$	185,723 43
Received for increased capital.....		25,000 00
Total income.....	\$	210,723 43

EXPENDITURE.

Claims.	Class of Business.					
	Automobile (including Fire Risk.	Automobile (excluding Fire Risk.	Burglary.	Guarantee.		Plate Glass.
	In Canada.	In Canada.	In Canada.	In Canada.	Outside Canada.	In Canada.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Paid for claims occurring in previous years.....			422 00	2,416 54	62 80	
Less savings and salvage.....				36 50		
Net paid for said claims.....				2,380 04		
Paid for claims occurring during the year.....	3,642 85	4,114 88	2,529 67	19,314 59	2,355 42	2,892 44
Deduct savings and salvage.....		27 00		11,559 03		94 86
Deduct reinsurances.....	13 54	1,557 51		382 17	302 52	272 94
Total deduction.....		1,584 51		11,941 20		367 80
Net paid for said claims.....				7,373 39	2,052 90	
Total net paid for said claims.....	3,629 31	2,530 37	2,951 67	9,753 43	2,115 70	2,524 64

Total net payments for all claims for all classes of business in all countries.....	23,505 12
Dividends.....	38,250 00
Commission and brokerage.....	35,937 93
Taxes.....	4,445 25
Salaries, fees and travelling expenses:—salaries:—Head office, \$46,723.57; fees:—Directors, \$590; Auditors, \$50; travelling expenses, \$3,354.80.....	50,718 37
Miscellaneous expenditure: viz:—Advertising, \$1,032.84; furniture and fixtures, \$1,691.63; sundries, \$3,435.64; postage, telegrams, telephones and express, \$2,371.95; printing and stationery, \$4,113.74; rents, \$2,405.70; patriotic and red cross funds, etc., \$275; claim expenses, \$1,343.67; underwriters' boards, tariff associations, \$264.03.....	16,934 20
Total expenditure.....	\$ 169,790 87

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1918.....	\$ 376,411 66
Amount of cash income.....	210,723 43
Total.....	\$ 587,135 09
Amount of cash expenditure.....	169,790 87
Balance, net ledger assets, at December 31, 1919: (\$437,344.22, less \$20,000 ledger liability)\$	417,344 22

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THE CANADIAN SURETY—Continued.

SUMMARY OF RISKS AND PREMIUMS.

Automobile (including Fire Risk).	Class of Business.		
	In Canada.		
	No.	Amount.	Premiums.
		\$ cts.	\$ cts.
Taken during 1919—new.....	541	608,546	9,843 15
Deduct terminated.....	80	99,623	1,705 85
Gross in force at end of 1919.....	461	508,923	8,137 30
Deduct reinsured.....		150,388	2,059 31
Net in force at end of 1919.....	461	358,535	6,077 99

Automobile (excluding Fire Risk).	Class of Business		
	In Canada.		
	No.	Amount.	Premiums.
		\$	\$ cts.
Gross in force at end of 1918.....	133	899,595	4,862 65
Taken during 1919, new and renewed.....	667	4,639,525	34,393 92
Total.....	800	5,539,120	39,256 57
Deduct terminated.....	245	1,678,207	13,266 20
Gross in force at end of 1919.....	555	3,860,913	25,990 37
Deduct reinsured.....		1,295,050	8,428 80
Net in force at end of 1919.....	555	2,565,863	17,561 57

Burglary Risks.	Class of Business.								
	In Canada.			In other Countries			Totals in all Countries		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1918.....	294	511,393	4,229 70	44	313,738	1,208 72	338	825,131	5,438 42
Taken during 1919—new and renewed.....	716	1,698,228	17,665 92	782	3,777,274	15,004 21	1498	5,475,502	32,670 13
Total.....	1,010	2,209,621	21,895 62	826	4,091,012	16,212 93	1,836	6,300,633	38,108 55
Deduct terminated.....	522	1,531,468	9,722 57	88	438,184	4,367 98	610	1,969,652	14,090 55
Gross in force at end of 1919.....	488	678,153	12,173 05	738	3,652,828	11,844 95	1,226	4,330,981	24,018 00
Deduct reinsured.....		55,416	1,107 60					55,416	1,107 60
Net in force at end of 1919.....	488	622,737	11,065 45	738	3,652,828	11,844 95	1,226	4,275,565	22,910 40

10 GEORGE V, A. 1920

THE CANADIAN SURETY—Continued.

SUMMARY OF RISKS AND PREMIUMS—Concluded.

Guarantee Risks	Class of Business.								
	In Canada			In other countries.			Totals in all countries.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1918.....	5,454	14,526,823	91,409 84	1,086	5,996,797	29,621 44	6,540	20,523,620	121,031 28
Taken during 1919—new and renewed	8,036	21,146,890	126,623 33	1,739	8,502,407	40,615 19	9,775	29,649,297	167,238 52
Total	13,490	35,673,713	218,033 17	2,825	14,499,204	70,236 63	16,315	50,172,917	288,269 80
Deduct terminated	7,190	20,063,174	99,568 08	1,395	7,348,611	41,252 94	8,585	27,411,785	140,821 02
Gross in force at end of 1919	6,300	15,610,539	118,465 09	1,430	7,150,593	28,983 69	7,730	22,761,132	147,448 78
Deduct reinsured		2,957,890	21,465 96		30,000	75 00		2,987,890	21,540 96
Net in force at end of 1919	6,300	12,652,649	96,999 13	1,430	7,120,593	28,908 69	7,730	19,773,242	125,907 82

	Plate Glass.		Forgery.		
	In Canada.		In Canada.		
	No.	Premiums.	No.	Amount.	Premiums.
		\$ cts.		\$	\$ cts.
Gross in force at end of 1918.....	370	9,378 95	1	14,000	70 00
Taken during 1919—new.....	251	5,788 07			
—renewed	91	1,483 92			
Total	712	16,650 94			
Deduct terminated	190	4,391 93			
Gross in force at end of 1919.....	522	12,259 01			
Deduct reinsured		988 87			
Net in force at end of 1919	522	11,270 14	1	14,000	70 00

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THE CANADIAN SURETY—Concluded.

SCHEDULE B.

Bonds and debentures owned by the Company, viz.:—

<i>On deposit with Receiver General.</i>	Par value.	Book value.	Market value.
Prov. of Alberta, 1924, 4½ p.c.	\$ 10,000 00	\$ 9,725 00	\$ 9,500 00
" Ontario, 1928, 6 p.c.	5,000 00	5,000 00	5,000 00
Newfoundland, 1928, 6½ p.c.	10,000 00	10,000 00	10,000 00
<i>Cities—</i>			
Belleville, 1941, 4½ p.c.	10,000 00	9,424 00	9,100 00
Brandon, 1933, 5 p.c.	10,000 00	9,852 00	9,500 00
Fort William, 1952, 4½ p.c.	2,000 00	1,828 40	1,680 00
Guelph, 1932, 5 p.c.	1,514 75	1,553 38	1,484 45
Hamilton, 1940, 4 p.c.	1,946 66	1,620 21	1,674 12
Medicine Hat, Alta., 1933, 5 p.c.	10,000 00	9,525 00	9,000 00
Stratford, 1932, 4½ p.c.	5,700 00	5,438 94	5,301 00
Sydney, N.S., 1942, 4½ p.c.	15,000 00	13,374 00	13,050 00
Toronto, 1948, 4 p.c.	9,733 33	8,874 85	8,273 33
Victoria, 1936, 4 p.c.	9,733 34	8,867 06	7,981 33
<i>Towns—</i>			
Estevan, 1942-1943, 5 p.c.	8,000 00	6,885 76	6,640 00
Owen Sound, 1932, 4½ p.c.	10,000 00	9,509 00	9,200 00
Lindsay, 1934, 5½ p.c.	5,000 00	5,172 50	5,100 00
North Bay, 1938-1943, 5 p.c.	12,000 00	11,516 40	11,240 00
Transcona, Man., 1944, 6 p.c.	10,000 00	9,950 00	9,700 00
Orillia, 1923, 5 p.c.	2,234 10	2,171 99	2,189 41
Orillia, 1925, 5 p.c.	2,463 10	2,383 54	2,413 83
Swift Current, 1933, 6 p.c.	5,000 00	5,122 50	4,900 00
Waterloo, 1928, 5½ p.c.	2,423 48	2,548 29	2,520 41
Welland, 1934, 5½ p.c.	2,000 00	2,025 00	2,040 00
<i>Townships—</i>			
Bruce, 1922, 5 p.c.	9,867 01	9,755 12	9,768 33
Esquimalt, 1963, 5 p.c.	2,000 00	1,760 00	1,640 00
North Vancouver, Dist., 1960, 5 p.c.	7,000 00	6,379 80	5,880 00
Richmond, B.C., 1959, 4½ p.c.	7,000 00	5,916 40	5,320 00
St. Vital, Man. (R.M.), 1933, 6 p.c.	1,000 00	1,012 10	1,010 00
<i>County—</i>			
Norfolk, Ont., 1932, 5 p.c.	5,000 00	4,688 90	4,688 90
<i>School—</i>			
Guelph, P., 1932, 5 p.c.	2,500 00	2,563 74	2,450 00
Total on deposit with Receiver General	\$ 194,115 77	\$ 184,443 88	\$ 178,245 11
<i>Held by the Company.</i>			
<i>Governments—</i>			
Dom. of Canada Victory Loan, 1937, 5½ p.c.	50,000 00	49,363 15	50,000 00
Dom. of Canada Victory Loan, 1933, 5½ p.c.	50,000 00	50,000 00	50,000 00
Dom. of Canada Victory Loan, 1934, 5½ p.c.	25,000 00	25,000 00	25,000 00
Dom. of Canada Victory Loan, 1923, 5½ p.c.	1,000 00	1,002 50	1,000 00
*Prov. of New Brunswick, 1939, 3 p.c.	10,000 00	7,900 00	7,300 00
Prov. of Saskatchewan, 1925, 5 p.c.	5,000 00	4,699 50	4,950 00
Prov. of Saskatchewan, 1932, 5 p.c.	5,000 00	4,453 00	4,453 00
Prov. of Quebec, 1946, 4½ p.c.	5,000 00	4,295 50	4,295 50
<i>Cities—</i>			
Edmonton, 1933, 5 p.c.	1,000 00	967 70	920 00
Portage Industrial Exhibition Association (g'teed by Portage la Prairie), 1934, 5 p.c.	7,000 00	6,642 30	6,370 00
†Sorel, 1952, 5 p.c.	17,000 00	16,297 90	15,470 00
Windsor, Ont., 1946 to 1949, 5½ p.c.	9,964 20	9,582 52	9,582 52
Winnipeg, Man., 1926, 5 p.c.	5,000 00	4,641 90	4,641 90
<i>Towns—</i>			
Neepawa, Man., 1944, 6 p.c.	3,000 00	3,091 50	2,910 00
Renfrew, 1937 to 1941, 5 p.c.	1,877 23	1,785 45	1,792 86
Smith Falls, 1933 to 1935, 5½ p.c.	2,464 54	2,487 31	2,464 54
Sandwich, 1921, 6 p.c.	682 94	700 22	696 59
Sandwich, 1923, 6 p.c.	385 36	397 69	396 92
Sandwich, 1924, 6 p.c.	768 47	795 44	795 44
Sandwich, 1925, 6 p.c.	174 58	181 23	181 56
Watrous, 1922 to 1956, 5½ p.c.	1,954 69	1,782 69	1,740 00
<i>County—</i>			
Simcoe, 1934 to 1935, 5 p.c.	2,984 08	2,938 76	2,954 23
<i>School—</i>			
†St. Hyacinthe, 1953 to 1960, 4½ p.c.	10,346 29	9,179 13	8,380 49
<i>Miscellaneous—</i>			
Toronto Harbour Coms., 1953, 4½ p.c.	4,000 00	3,376 00	3,376 00
Total par, book and market values	\$ 413,718 15	\$ 396,095 27	\$ 387,916 66

*On deposit with Government of New Brunswick.

† " " " " " Quebec.

10 GEORGE V, A. 1920

CAR AND GENERAL INSURANCE CORPORATION, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

Chairman, A. W. WAMSLEY—Secretary, W. A. HURST—Principal Office, London, Eng.—Chief Agent in Canada, ARTHUR BARRY—Principal Office in Canada, Montreal, Que.

(Established in 1903. Commenced business in Canada, Dec. 4, 1918.)

CAPITAL.

Amount of joint stock authorized.....	£250,000	0	0	\$ 1,216,666 66
Amount of joint stock subscribed.....	130,745	0	0=	635,420 70
Amount paid thereon in cash.....	51,436	5	0=	249,980 17

ASSETS IN CANADA.

Held solely for the protection of Canadian policyholders

Bonds and debentures on deposit with Receiver General:—

	Par value.	Market value.	
<i>Government—</i>			
Dom. of Canada bonds, 1929, 5½ p.c.....	\$ 50,000 00	\$ 48,500 00	
Dom. of Canada Victory Loan, 1933, 5½ p.c.....	148,500 00	148,500 00	
Dom. of Canada War Loan, 1937, 5½ p.c.....	31,500 00	31,500 00	
<i>Miscellaneous—</i>			
Canada Permanent Mortgage, 1920, 4½ p.c.....	25,000 00	25,000 00	
Total on deposit with Receiver General.....	\$ 255,000 00	\$ 253,500 00	
Carried out at market value.....			\$ 253,500 00

Other Assets in Canada.

Amount of loan secured by stock.....				4,752 39
	Par value.	Market value.	Amount loaned.	
50 shares Laurentide Co., Ltd.....	\$ 5,000 00	\$ 13,350 00	\$ 4,752 39	
Bonds held by company:—		Par value.	Market value.	
Dom. of Canada Victory Loan, 1923, 5½ p.c.....	\$ 25,000 00	\$ 25,000 00		
Dom. of Canada Victory Loan, 1924, 5½ p.c.....	12,000 00	12,000 00		
Total par and market values.....	\$ 37,000 00	\$ 37,000 00		
Carried out at market value.....				37,000 00
Cash at head office.....				1,047 10
Cash in banks, viz.:—				
Bank of Montreal, Montreal.....		\$ 1,396 05		
Bank of Montreal, New York.....		100 00		
Royal Bank, Montreal.....		22 79		
Total cash in banks.....				1,518 84
Interest accrued.....				3,460 29
Agents' balances and premiums uncollected, viz.:—				
Fire.....	\$ 15,053 25			
Accident.....	1,078 33			
Automobile, (including Fire Risk).....	4,802 73			
Automobile, (excluding Fire Risk).....	2,519 56			
Liability.....	82 50			
Sickness.....	937 14			
Total.....				24,473 51
Office furniture and plans.....				2,991 28
Reinsurance premiums due (Fire).....				3,638 74
Total assets in Canada.....				\$ 332,382 15

SESSIONAL PAPER No. 8

CAR AND GENERAL—Continued.

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted.....	\$	1,620 00	
“ automobile (including fire risk) claims, unadjusted		17 26	
“ automobile (excluding fire risk) claims, unadjusted.....		375 50	
“ liability claims, unadjusted.....		60 00	
“ sickness claims, unadjusted.....		105 72	
Total net amount of unsettled claims.....	\$	2,178 48	
Reserve of unearned premiums, viz.:—			
Fire.....	\$	43,396 98	
Accident.....		1,183 52	
Automobile (including Fire Risk).....		6,557 85	
Automobile (excluding Fire Risk).....		1,039 75	
Liability.....		611 85	
Sickness.....		999 97	
Total, \$53,789.92; carried out at 80 per cent.....		43,031 94	
Taxes due and accrued.....		3,229 00	
Due Royal Exchange Assur. for proportion of office expenses.....		3,057 36	
Total liabilities in Canada.....	\$	51,496 78	

INCOME IN CANADA.

	Class of Business.						
	Fire.	Accident.	Auto- mobile (includ- ing Fire Risk).	Auto- mobile (exclud- ing Fire Risk).	Liability.	Hail.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	109,838 24	1,296 29	12,903 12	4,554 94	1,113 71	157,582 90	1,046 03
Less reinsurances.....	22,041 99	426 06	4,017 84	2,824 85			374 75
Less return premiums.....	15,934 00	137 95	1,798 16	427 36		3,139 18	37 95
Total deduction.....	37,975 99	564 01	5,816 00	3,252 21			412 70
Net cash received.....	71,862 25	732 28	7,087 12	1,302 73	1,113 71	154,443 72	633 33
Net cash received for premiums for all classes of business.....							\$ 237,175 14
Received for interest on investments.....							11,894 89
Bank exchange.....							68 75
Total income in Canada.....							\$ 249,138 78

EXPENDITURE IN CANADA.

Claims.	Class of Business.					
	Fire.	Accident.	Auto- mobile (includ- ing Fire Risk).	Auto- mobile (exclud- ing Fire Risk).	Hail.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Paid for claims occurring during the year.....	36,873 17	34 28	2,728 24	519 90	90,131 75	86 81
Less savings and salvage.....			125 00			
Less reinsurance.....	8,151 19		517 92	201 30		
Total deduction.....			642 92			
Total net payment for claims.....	28,721 98	34 28	2,085 32	318 60	90,131 75	86 81

10 GEORGE V, A. 1920

CAR AND GENERAL—*Concluded.*EXPENDITURE IN CANADA—*Concluded.*

Total net payments for claims for all classes of business	\$	121,378 74
Commission and brokerage, fire, \$10,923.73; other, \$42,785.22		53,708 95
Taxes, fire, \$2,302.11; other, \$321.77		2,623 88
*Salaries, fees and travelling expenses:—Salaries of chief agency, \$8,851.32; travelling expenses of chief agency officials, \$1,627.97		10,479 29
†Miscellaneous expenditure, viz.:—Advertising, \$1,533.96; furniture and fixtures, \$701.52; legal expenses, \$126.50; maps and plans, \$2,831.28; postage, telegrams, telephones and express, \$1,360.95; printing and stationery, \$7,565.41; rents, \$600; underwriters' boards, associations, etc., \$70.56; sundries, \$745.67		15,535 85
Total expenditure in Canada	\$	203,726 71

*(\$7,866.94 belongs to Fire business.)

†(\$9,337.99 belongs to Fire business.)

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Fire.			Accident.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
Taken in 1919—New	2,034	\$ 24,240,658	\$ ets. 129,543 29	205	\$ 346,750	\$ ets. 2,955 27
Less ceased	440	16,459,489	41,648 12	12	30,250	172 80
Gross in force at end of 1919	1,594	7,781,169	87,895 17	193	316 500	2,782 47
Less reinsured		1,824,532	12,179 48	34	52,049	415 43
Net in force at end of 1919	1,594	5,956,637	75,715 69	159	264 451	2,367 04

Risks and Premiums.	Class of Business.					
	Automobile (Including Fire Risk).			Automobile (Excluding Fire Risk).		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
Taken in 1919—New	940	\$ 1,023,141	\$ ets. 19,261 52	79	\$ 790 000	\$ ets. 7,914 36
Less ceased	229	149,176	2,188 45	20	200,000	3,065 00
Gross in force at end of 1919	711	873,965	17,073 07	59	590,000	4,849 36
Less reinsured		237,908	3,957 36	34	340,000	2,769 81
Net in force at end of 1919	711	636,057	13,115 71	25	250,000	2,079 55

Risks and Premiums.	Class of Business.							
	Liability.			Hail.			Sickness.	
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Premiums.
Taken in 1919—New	9	\$ 90,000	\$ ets. 1,223 71	1,769	\$ 2,300,663	\$ ets. 157,582 90	166	\$ 2,487 77
Less ceased				1,769	2,300,663	157,582 90	8	121 82
Gross in force at end of 1919	9	90,000	1,223 71				158	2,365 95
Less reinsured								366 00
Net in force at end of 1919	9	90,000	1,223 71				158	1,999 95

(For General Business Statement, see Appendix).

SESSIONAL PAPER No. 8

THE CENTURY INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

Chairman, HENRY BROWN—Secretary, JNO. R. LITTLE—Principal Office, Edinburgh, Scotland—
Chief Agent in Canada, T. W. GREER—Head Office in Canada, Vancouver, B.C.

(Incorporated 1885. Dominion license issued, December 12, 1917.)

CAPITAL.

Amount of joint stock capital authorized, subscribed £315,000	\$ 1,533,000 00
Amount paid in cash, £105,000	511,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds on deposit with Receiver General, viz.:—

<i>Governments—</i>	Par value.	Market value.
Dom. of Canada Bonds, 1920 1925, 4½ p.e.	\$ 5,840 00	\$ 5,664 80
Dom. of Canada Victory Loan, 1933, 5½ p.e.	30,000 00	30,000 00
Dom. of Canada Victory Loan, 1937, 5½ p.e.	50,000 00	50,000 00
Prov. of Alberta, 1943, 4½ p.e.	21,413 33	18,843 73
Prov. of Manitoba, 1953, 4½ p.e.	10,220 00	8,993 60
Prov. of Manitoba, 1923, 5 p.e.	4,380 00	4,336 20
Prov. of Ontario, 1947, 4 p.e.	25,063 33	21,303 83
Prov. of Saskatchewan, 1923, 4 p.e.	8,273 34	7,694 20
<i>City—</i>		
Regina, Sask., 4½ p.e.	9,733 33	8,954 67
Regina, Sask., 1952, 4½ p.e.	4,866 67	4,039 33
<i>Township—</i>		
Richmond, 1962, 4½ p.e.	16,000 00	12,160 00
<i>Railway—</i>		
Can. Northern Ontario Ry., 1st Mtge., (g'teed by Dom. of Can.), 1961, 3½ p.e.	13,140 00	9,460 80

Total on deposit with Receiver General. \$ 198,930 00 \$ 181,451 16

Carried out at market value. \$ 181,451 16

Other Assets in Canada.

Cash at Chief Agency in Canada	1,909 86
Cash in banks, in Canada, viz.:—	
Home Bank of Canada, Toronto	\$ 20,047 53
Canadian Bank of Commerce, Vancouver	5,687 58
Total cash in banks	25,735 11
Agents' balances and premiums uncollected (\$204.38 on business prior to Oct. 1, 1919)	33,813 62
Office furniture and palas.	894 90
Total assets in Canada	\$ 243,804 65

LIABILITIES IN CANADA.

Net amount of claims, unadjusted (\$3,333 accrued in previous years)	\$ 15,449 38
Reserve of unearned premiums, \$122,302.84 carried out at 80 per cent.	97,842 27
General Agency commissions, B.C., due	7,740 92
Reinsurance premiums	7,666 54
Adjustment expenses	157 16
Taxes due and accrued	5,947 21
Total liabilities in Canada	\$ 134,803 48

10 GEORGE V, A. 1920

THE CENTURY INSURANCE COMPANY—*Concluded.*

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 268,543 69	
Deduct reinsurances, \$29,863.20; return premiums, \$42,224.78.....	72,087 98	
Net cash received for said premiums.....	\$ 196,455 71	
Received for interest.....	3,020 67	
Total income in Canada.....	\$ 199,476 38	

EXPENDITURE IN CANADA.

Paid for claims occurring in previous years, Fire.....	\$ 25,893 76	
Deduct reinsurances, \$5,596.56; savings and salvage, \$2,241.36.....	7,837 92	
Net paid for said claims.....	\$ 18,055 84	
Paid for claims occurring during the year.....	\$ 60,280 86	
Deduct reinsurances, \$4,958.80; savings and salvage, \$870.52.....	5,829 32	
Net paid for said claims.....	\$ 54,451 54	
Total net amount paid for all claims.....	\$ 72,507 38	
Paid or allowed for commission or brokerage.....	56,844 64	
Paid for taxes.....	3,695 86	
All other expenditure: Advertising, \$80.20; maps and plans, \$248.02; legal expenses, \$9.30; printing and stationery, \$612.36; underwriters' boards, tariff associations, etc., \$1,963.66; adjustment expenses, \$1,393.84.....	4,307 38	
Total expenditure in Canada.....	\$ 137,355 26	

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at end of 1918.....	\$ 17,054,746	\$ 205,683 32
Taken in 1919, new.....	16,037,972	271,113 21
Total.....	\$ 33,092,718	\$ 476,796 53
Less ceased.....	22,720,703	204,791 47
Gross in force at end of 1919.....	\$ 10,372,015	\$ 272,005 06
Less reinsured.....	1,657,943	35,387 91
Net in force at end of 1919.....	\$ 8,714,072	\$ 236,617 15

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

CHINA FIRE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, HON. P. H. HOLYHOAK—General Manager, C. MONTAGUE. Ede—Principal Office,
 Hong Kong—Chief Agent in Canada, C. R. DRAYTON—Head Office in Canada, Toronto,
 Ont.

(Incorporated, 1870. Dominion license issued, September 11, 1919.)

CAPITAL.

Authorized.....	\$ 1,500,000 00
Subscribed.....	1,500,000 00
Paid up in cash.....	<u>300,000 00</u>

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bond on deposit with Receiver General.		
British War Loan, 1929 47, 5 p.c.....	Par value. \$ 27,233 33	Market value. \$ 25,618 00
Carried out at market value.....		\$ 25,618 00

Other Assets in Canada.

Cash in Bank of Nova Scotia, Vancouver, B.C.....	383 14
Agents' balances and premiums uncollected.....	<u>3,814 47</u>
Total assets in Canada.....	\$ 29,815 61

LIABILITIES IN CANADA.

Reserve of unearned premiums, \$3,654.08; carried out at 80 per cent thereof.....	\$ 2,923 26
Taxes due and accrued.....	150 00
Reinsurance premiums.....	1,243 76
All other liabilities.....	<u>1,000 00</u>
Total liabilities in Canada.....	\$ 5,317 02

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 2,983 20
Deduct reinsurances, \$418.13; return premiums, \$841.78.....	<u>1,239 91</u>
Total net cash received for premiums.....	\$ 1,723 29
Total income in Canada.....	\$ 1,723 29

EXPENDITURE IN CANADA.

Paid for commission or brokerage.....	\$ 1,073 51
Paid for taxes.....	260 00
Paid for: Salaries of general and special agents, \$268.29; travelling expenses, \$5.99	274 28
Miscellaneous expenditure, viz.: Advertising, \$35.54; legal expenses, \$75; maps and plans, \$75; postage, telegrams, telephones and express, \$4.85; printing and stationery, \$467.25; rents, \$36.53; sundry expenses, \$38.19.....	<u>732 36</u>
Total expenditure in Canada.....	\$ 2,340 15

10 GEORGE V, A. 1920

CHINA FIRE—*Concluded.*

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Taken in 1919, new.	\$ 428,585	\$ 6,797 67
Less ceased	55,500	1,002 73
Gross in force at end of 1919	\$ 373,085	\$ 5,794 94
Less reinsured	122,600	1,569 01
Net in force at end of 1919.	<u>\$ 250,485</u>	<u>\$ 4,225 93</u>

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

CITIZENS' INSURANCE COMPANY OF MISSOURI.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, CHAS. E. CHASE—Secretary, P. O. CROCKER—Principal Office, St. Louis, Mo.—Chief Agent in Canada, C. H. MACAULAY—Head Office in Canada, Vancouver, B.C.

(Incorporated, 1837. Dominion license issued, December 4, 1917.)

CAPITAL.

Amount of joint stock capital authorized, subscribed, and paid in cash. \$ 200,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bond on deposit with Receiver General.

	Par value.	Market value.
Dominion of Canada War Loan, 1927, 5½ p.c.	\$ 25,000 00	\$ 25,000 00

Carried out at market value. \$ 25,000 00

Other Assets in Canada.

Cash in Canadian Bank of Commerce, Vancouver, B.C.	15,490 38
Agents' balances and premiums uncollected (\$243.51 on business prior to Oct. 1, 1919).	7,259 29

Total assets in Canada \$ 47,749 67

LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid	\$ 204 05
Reserve of unearned premiums, \$8,347.66; carried out at 80 per cent thereof	6,678 13
Taxes, due and accrued	2,145 57
Return premiums, \$2,395.79; reinsurance, —\$3.35	2,392 44

Total liabilities in Canada \$ 11,420 19

INCOME IN CANADA.

Gross cash received for premiums	\$ 42,165 87
Deduct reinsurances, —\$8.41; return premiums, \$9,565.49	9,557 08

Total net cash received for premiums	\$ 32,608 79
Interest on bank deposit.	158 82

Total income in Canada \$ 32,767 61

EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years	\$ 3 69
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Amount paid for claims occurring during the year	\$ 3,861 34
Less reinsurance, \$6.65; savings and salvage, \$149.60	156 25

Net amount paid for said claims.	\$ 3,705 09
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Total net amount paid for claims	\$ 3,708 78
Paid for commission or brokerage	5,795 78
Paid for taxes.	1,026 02

Miscellaneous expenditure, viz.: Underwriters' boards, tariff associations, etc., \$416.38; license, \$5; adjusting expense, \$37.13	458 51
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Total expenditure in Canada. \$ 10,989 09

10 GEORGE V, A. 1920

CITIZENS' INSURANCE COMPANY—Continued.

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross in force at end of 1918.....	\$ 3,736,446	\$ 44,570 06
Taken in 1919, new.....	5,051,211	71,206 31
Total.....	\$ 8,787,657	\$ 115,776 37
Less ceased.....	4,366,050	44,621 89
Gross in force at end of 1919.....	\$ 4,421,607	\$ 71,154 48
Less reinsured.....	2,813,045	54,917 45
Net in force at end of 1919.....	\$ 1,608,562	\$ 16,237 03

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

INCOME.

Total premium income.....	\$ 348,355 95
Received for interest and dividends.....	31,490 54
Total income.....	\$ 379,846 49

DISBURSEMENTS.

Net amount paid for claims.....	\$ 202,604 49
Expenses of adjustment and settlement of claims.....	2,041 10
Paid stockholders for interest or dividends.....	16,000 00
Agents' commissions or brokerage.....	116,217 93
Salaries, fees and all other charges of officers, directors, trustees and home office employees	196 92
Rents.....	116 95
Federal taxes.....	6,729 47
Insurance Department, licenses and fees, etc.....	1,819 34
Decrease on account of reinsurance treaties.....	143,662 08
All other disbursements.....	142 64
Total disbursements.....	\$ 489,530 92

LEDGER ASSETS.

Mortgage loans on real estate, first liens.....	\$ 41,100 00
Book value of bonds and stocks owned.....	527,444 51
Cash in banks and trust companies.....	390,987 17
Agents' balances.....	138,468 75
Total ledger assets.....	\$ 1,098,000 43

NON-LEDGER ASSETS.

Interest accrued.....	9,150 37
Gross assets.....	\$ 1,107,150 80
Deduct assets not admitted.....	45,534 51
Total admitted assets.....	\$ 1,061,616 29

SESSIONAL PAPER No. 8

CITIZENS' INSURANCE COMPANY—*Concluded.*

LIABILITIES.

Net amount of unpaid claims.....	\$	37,078 83
Total unearned premiums.....		236,332 47
Federal, state and other taxes due or accrued (estimated).....		7,000 00
Funds held under reinsurance treaties.....		249,157 66
Total liabilities, excluding capital stock.....	\$	529,568 96
Capital stock paid up in cash.....		200,000 00
Surplus over all liabilities.....		332,047 33
Total liabilities.....	\$	<u>1,061,616 29</u>

RISKS AND PREMIUMS.

FIRE RISKS.

Amount of policies written or renewed during the year.....	\$	352,003,222 00
Premiums thereon.....		3,853,181 77
Amount of policies terminated during the year.....		604,119,234 00
Premiums thereon.....		6,450,995 52
Net amount of policies in force at December 31, 1919.....		42,230,035 00
Premiums thereon.....		<u>433,516 91</u>

10 GEORGE V, A. 1920

COLUMBIA INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, GEORGE F. CRANE—Vice-President and Manager, F. H. CAUTY—Principal Office,
New York City, U.S.A.—Chief Agent in Canada, R. MACD. PATERSON—Head Office in
Canada, Montreal.

(Incorporated, 1901. Dominion license issued, October 11, 1917.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash.....\$ 400,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.
<i>Governments—</i>		
Dominion of Canada War Loan, 1937, 5½ p.c.....	\$ 27,000 00	\$ 27,000 00
Province of Ontario, 1926, 3½ p.c.....	10,000 00	9,100 00
<i>Cities—</i>		
Moosejaw, 1933, 5 p.c.....	10,000 00	9,200 00
North Bay, 1932, 5 p.c.....	1,000 00	950 00
North Bay, 1933, 5 p.c.....	3,000 00	2,850 00
North Bay, 1935, 5 p.c.....	1,000 00	940 00
North Bay, 1936, 5 p.c.....	3,000 00	2,820 00
North Bay, 1937, 5 p.c.....	1,000 00	940 00
North Bay, 1942, 5 p.c.....	1,000 00	930 00
St. Boniface, 1931, 5 p.c.....	486 67	457 47
St. Boniface, 1943, 5 p.c.....	10,000 00	9,200 00
<i>Town—</i>		
LePas, (g'teed by Prov. of Man.), 1933, 5 p.c.....	10,000 00	9,400 00
Total on deposit with Receiver General.....	\$ 77,486 67	\$ 73,787 47

Carried out at market value.....\$ 73,787 47

Other Assets in Canada.

Bond held by Company—

Dominion of Canada Victory Loan, 1934, 5½ p.c.....\$ 25,000 00 \$ 25,000 00

Carried out at market value.....25,000 00
 Cash in Royal Bank of Canada, Montreal.....14,513 14
 Interest accrued.....1,651 20
 All other assets.....291 34
 Agents' balances and premiums uncollected; Automobile (including Fire Risk) \$4,243.37;
 Inland Transportation, \$1,150 64.....5,394 01
 Total assets in Canada.....\$ 120,637 16

LIABILITIES IN CANADA.

Net amount of automobile (including fire risk) claims, unadjusted. . . . \$ 11,000 00
 Net amount of inland transportation claims, unadjusted.....1,500 00
 Total unsettled claims unpaid.....\$ 12,500 00
 Total reserve of unearned premiums, viz.:—
 Automobile (including Fire Risk).....\$ 31,561 15
 Inland Transportation.....1,160 26
 Total, \$32,721 41; carried out at 80 per cent.....26,177 13
 Taxes due and accrued.....1,000 00
 Total liabilities in Canada.....\$ 39,677 13

SESSIONAL PAPER No. 8

COLUMBIA—Continued.

INCOME IN CANADA.

Premiums.	Automobile (including Fire Risk.)	Inland Trans- portation.
	\$ cts.	\$ cts.
Gross cash received.....	75,080 24	10,128 83
Less reinsurance.....		123 74
Less return premiums.....	12,560 64	591 24
Total deduction.....		714 98
Net cash received.....	62,519 60	9,413 85
Net cash received for premiums for all classes of business.....	\$ 71,933 45	
Received for interest on bonds.....	5,835 31	
Exchange.....	19 95	
Total income in Canada.....	\$ 77,788 71	

EXPENDITURE IN CANADA.

Claims.	Class of Business.	
	Auto- mobile including (Fire Risk).	Inland Transpor- tation.
	\$ cts.	\$ cts.
Paid for claims occurring in previous years.....	4,924 00	
Paid for claims occurring during the year.....	19,196 98	4,347 03
Less savings and salvage.....	182 50	3,046 68
Net paid during the year.....	19,014 48	
Total net paid for said claims.....	23,938 48	1,300 35
Total net payments for claims for all classes of business.....	\$ 25,238 83	
Commission and brokerage, other.....	21,473 24	
Taxes, other.....	3,218 93	
Salaries, fees and charges of officials, other.....	1,204 30	
Miscellaneous expenditure:—other, viz.: Advertising, \$161.67; legal expenses, \$55; postage, telegrams, telephones and express, \$283.35; printing and stationery, \$343.19; underwriters' boards, associations, etc., \$351.43; rents, \$360; sundry charges, \$164.62 . . .	2,319 26	
Total expenditure in Canada....	\$ 53,454 56	

10 GEORGE V, A. 1920

COLUMBIA—Continued.

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Automobile (including Fire Risk.)		Inland Transportation.	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1918.	2,321,856	51,540 45	41,050	1,020 50
Taken in 1919—new and renewed.	5,784,002	76,338 84	36,728,052	10,231 58
Totals.....	8,105,858	127,879 29	36,769,102	11,252 08
Less ceased.	2,912,627	64,756 99	36,646,032	9,039 18
Gross and net in force at end of 1919.....	5,193,231	63,122 30	123,070	2,212 90

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

LEDGER ASSETS.

Book value of bonds.....	\$ 1,469,336 95
Cash in trust companies and in banks.....	175,145 60
Agents' balances and bills receivable.....	262,115 01
Due from authorized companies on losses paid.....	16,975 25
Bills receivable for interest.....	270 00
Cash deposit.....	100 00
Total ledger assets.....	\$ 1,923,942 89

NON-LEDGER ASSETS.

Interest due and accrued.....	16,515 99
Gross assets.....	\$ 1,940,458 88
Deduct assets not admitted.....	143,503 80
Total admitted assets.....	\$ 1,796,955 08

LIABILITIES.

Net amount of unpaid claims.....	\$ 105,426 82
Total unearned premiums.....	390,134 38
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	3,000 00
Federal, state and other taxes due and accrued (estimated).....	65,000 00
Contingent commissions or other charges due or accrued.....	20,000 00
Total liabilities, except capital stock.....	\$ 583,561 20
Capital stock paid up in cash.....	400,000 00
Surplus over all liabilities.....	813,393 88
Total liabilities.....	\$ 1,796,955 08

INCOME.

Net cash received for premiums.....	\$ 960,285 03
Interest and dividends.....	63,646 02
Reimbursement of expenses.....	804 37
Agents' balances previously charged off.....	25 70
Total income.....	\$ 1,024,761 12

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COLUMBIA—*Concluded.*

DISBURSEMENTS.

Net amount paid for claims.....	\$ 331,671 10
Expenses of adjustment and settlement of claims.....	14,597 95
Commissions or brokerage.....	243,543 58
Field supervisory expenses.....	1,341 09
Salaries, fees and all other charges of officers, directors, trustees and home office employees	34,601 21
Rents.....	2,330 71
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, Insurance Department licenses and fees, etc.....	12,719 49
Inspections and surveys, including underwriters' boards and tariff associations	2,326 81
Federal taxes	40,856 12
Agents' balances charged off	1,003 58
Gross decrease, by adjustment, in book value of bonds.....	1,049 77
All other disbursements.....	16,635 30
Total disbursements.....	<u>\$ 702,676 71</u>

RISKS AND PREMIUMS—FIRE RISKS.

Amount of policies written or renewed during the year.....	\$28,964,350 00
Premiums thereon.....	205,556 40
Amount terminated during the year.....	3,774,269 00
Premiums thereon	20,840 05
Net amount in force December 31, 1919.....	18,651,030 06
Premiums thereon.....	<u>138,543 65</u>

10 GEORGE V, A. 1920

COMMERCIAL UNION ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

Chairman, SIR JEREMIAH COLEMAN—Principal Office, London, Eng.—Chief Agent in Canada,
W. S. JOPLING—Head Office in Canada, Montreal.

(Established September 28, 1861. Commenced business in Canada, September 11, 1863.)

CAPITAL.

Amount of capital authorized and subscribed	£2,950,000 stg.	\$14,356,666 66
Amount paid thereon in cash.....	885,000 stg.	4,307,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General. (For details, see
Schedule B)..... \$ 960,498 04

Other Assets in Canada.

Value of real estate, office building, 223-6 St. James St., Montreal	325 000 00
Amount secured by way of loan on Standard Trust Co., Mortgage	20,000 00
Due by Palatine Insurance Co., acct., proportion of expenses.....	4,795 15
Cash on hand at head office in Canada	25 23
Cash in banks, viz:—	
Bank of Montreal (B.N.A.), Montreal	\$ 5,610 27
Bank of Montreal, (B.N.A.), Winnipeg	12,180 81
Bank of Montreal (B.N.A.), Vancouver	20,053 06
Union Bank of Canada, Montreal	51,963 79
Union Bank of Canada, Montreal (Building Account).....	1,543 74
Market and Fulton National Bank, New York.....	7,207 21
Total cash in banks	99,558 88
On deposit with Western Canada Grain Growers' Association	1,000 00
Agents' balances and premiums uncollected (\$20,574.26 was on business issued prior to Oct. 1, 1919)	142,843 04
Rents due, \$93.75; accrued, \$6,947.84	7,041 59
Office furniture and plans	7,500 00
Reinsurance loss due	357 54
Total assets in Canada	\$ 1,568,619 47

LIABILITIES IN CANADA.

Net amount of claims, unadjusted.....	\$ 91,460 41
Reserve of unearned premiums \$865,027.48; carried out at 80 per cent	692,021 98
Reinsurance premiums due	4,041 78
Taxes due and accrued	183,530 97
Total liabilities in Canada	\$ 971,055 14

INCOME IN CANADA.

Gross cash received for premiums	\$1,632,806 88
Deduct reinsurances, \$252,009 15; return premiums, \$192,223 63	444,232 76
Net cash received for premiums	\$ 1,188,574 12
Received for interest on investments	44,498 97
Received for rents	12,388 65
Total income in Canada	\$ 1,245,461 74

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COMMERCIAL UNION—*Concluded.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years.....	\$ 80,720 49	
Deduct savings and salvage, \$2,642.30; reinsurances, \$20,286.74.....	22,929 04	
Net amount paid for said claims.....	\$ 57,791 45	
Amount paid for claims occurring during the year.....	\$ 438,342 18	
Deduct savings and salvage, \$1,887.65; reinsurances, \$92,898.57.....	94,786 22	
Net amount paid for said claims.....	\$ 343,555 96	
Total net amount paid for claims.....	\$ 401,347 41	
Commission or brokerage.....	236,054 37	
Commission on profits.....	5,985 21	
Salaries: H. O. officials, \$51,436.93; and branches, \$18,838.14; auditors' fees, \$892.63.....	71,167 70	
Taxes.....	31,589 21	
Miscellaneous expenditure, viz:—Advertising, \$681.82; furniture and fixtures, \$717.61; inspections and surveys, \$5,003.26; legal expenses, \$239.72; maps and plans, \$910.53; postage, telegrams, telephones, and express, \$4,171.08; printing and stationery, \$4,644.36; rents, \$6,189.18; underwriters' boards, tariff associations, etc. \$12,733.88; automobile, \$2,637.07; office expenses, \$6,085.06.....	44,033 57	
Total expenditure in Canada.....	\$ 790,177 47	

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at end of 1918.....	\$ 184,537,524	\$ 1,931,784 88
Taken during 1919—new and renewed.....	167,497,711	1,594,402 35
Total.....	\$ 352,035,235	\$ 3,526,187 23
Deduct terminated.....	160,161,948	1,508,637 35
Gross in force at end of 1919.....	\$ 191,873,287	\$ 2,017,549 88
Deduct reinsured.....	41,009,172	299,622 61
Net in force at December 31, 1919.....	\$ 150,864,115	\$ 1,726,927 27

SCHEDULE B.

Bonds and debts. on deposit with Receiver General, viz.:—

<i>Government—</i>	Par value.	Market value.
Canada reg'd stock, 1938, 3 p.c.....	\$ 24,333 34	\$ 18,006 67
Canada War Loan, 1925, 5 p.c.....	35,000 00	34,650 00
Canada War Loan, 1922, 5½ p.c.....	78,000 00	78,000 00
Prov. of Ontario reg'd stock, 1946, 3½ p.c.....	36,500 00	27,740 00
British Govt. War Loan, 1929/1947, 5 p.c.....	77,866 67	73,973 33
Guaranteed stock (Irish Land Act), 1933, 2½ p.c.....	48,666 67	25,793 33
Ceylon inscribed stock, 1934, 4 p.c.....	29,200 00	24,820 00
Nev South Wales inscribed stock, 1924, 3½ p.c.....	121,666 67	105,850 00
New Zealand stock, 1929, 4 p.c.....	111,933 33	96,262 66
Queensland, 1920/1925, 4½ p.c.....	73,000 00	66,430 00
South Australia, 1921/1923, 5 p.c.....	24,333 33	23,603 33
Victoria inscribed stock, 1923, 2½ p.c.....	24,333 33	21,170 00
<i>City—</i>		
Quebec, 1923, 4 p.c.....	43,800 00	41,172 00
<i>Corporation—</i>		
Point Grey, 1961, 5 p.c.....	17,033 33	14,478 33
<i>Schools—</i>		
Montreal, P., 1942, 4 p.c.....	15,000 00	12,600 00
Ottawa, R.C., 1939, 4½ p.c.....	55,000 00	49,500 00
<i>Railways—</i>		
C.N.R. (g'teed by Prov. of Man.), 1930, 4 p.c.....	177,633 33	152,765 06
East Indian (g'teed by Indian Govt.), 1929 or later, on 12 mos. notice, 3 p.c.....	121,666 67	69,350 00
<i>Miscellaneous—</i>		
Can. Perm. Mtge. Corp., 1922, 5 p.c.....	24,333 33	24,333 33
Total on deposit with Receiver General.....	\$1,139,300 00	\$ 960,498 04

(For General Business Statement, see Appendix.)

10 GEORGE V, A. 1920

THE COMMERCIAL UNION FIRE INSURANCE COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, A. H. WRAY—Secretary, W. M. BALLARD—Principal Office, 55 John St., New York City—Chief Agent in Canada, A. W. ROSS—Head Office in Canada, Vancouver, B.C.

(Incorporated, 1890. Dominion license issued, November 29, 1917.)

CAPITAL.

Amount of capital authorized, subscribed and paid in cash..... \$ 200,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bond on deposit with Receiver General, viz:—

	Par value.	Market value.
United States of America Liberty Bond, 1932/1947, 3½ p.c.	\$ 20,000 00	\$ 0,000 00
Carried out at market value		\$ 20,000 00

Other Assets in Canada.

Interest accrued.....	29 00
Agents' balances and premiums uncollected.....	2,109 88
Total assets in Canada	\$ 22,138 88

LIABILITIES IN CANADA.

Total net amount of claims, unadjusted.....	\$ 159 83
Reserve of unearned premiums, \$7,386.18; carried out at 80 per cent.....	5,908 95
Taxes due and accrued.....	750 00
Reinsurance premiums.....	641 72
Overdraft, Canadian Bank of Commerce, Vancouver.....	178 34
Total liabilities in Canada	\$ 7,638 84

INCOME IN CANADA.

Gross cash received.....	\$ 13,583 38
Deduct reinsurances, \$4,340.69; return premiums, \$1,379.16.....	5,719 85
Total net cash received for premiums in Canada	\$ 7,863 53
Received for interest on bond.....	700 00
Total income in Canada	\$ 8,563 53

EXPENDITURE IN CANADA.

Paid for claims occurring in previous years.....	\$ 51 56
Less savings and salvage.....	16 66
Net paid for said claims	\$ 34 90
Paid for claims occurring during the year.....	\$ 1,157 87
Less reinsurances.....	748 41
Net paid during the year for said claims.....	\$ 409 46
Total net amount paid for claims.....	\$ 444 36
Commission or brokerage.....	2,183 67
Taxes.....	240 87
Miscellaneous expenditure, viz: Postage, telegrams, exchange and express, \$177.29; printing and stationery, \$31.65; underwriters' boards, tariff associations, etc., \$197.90; office expenses, \$6.08; loss expenses, \$20.14; maps and plans, \$2.30.....	435 36
Total expenditure in Canada	\$ 3,304 26

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THE COMMERCIAL UNION OF NEW YORK—Continued.

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross in force at end of 1918.....	\$ 1,383,577	\$ 20,712 84
Taken in 1919, new and renewed.....	910,234	13,712 63
Totals.....	\$ 2,293,811	\$ 34,425 47
Less ceased.....	1,004,922	14,662 74
Gross in force at end of 1919	\$ 1,288,889	\$ 19,762 73
Less reinsured.....	375,995	5,363 27
Net in force at end of 1919	\$ 912,894	\$ 14,399 46

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

LEDGER ASSETS.

Book value of bonds and stocks.....	\$ 1,175,780 48
Cash on hand, in trust companies and in banks.....	322,127 87
Agents' balances and bills receivable.....	290,871 41
Reinsurinee recoverable on claims paid.....	19,013 41
Total ledger assets.....	\$ 1,807,793 17

NON-LEDGER ASSETS.

Interest accrued.....	10,112 00
Market value of bonds and stocks over book value.....	9,419 52
Gross assets.....	\$ 1,827,324 69
Deduct assets not admitted.....	9,642 01
Total admitted assets.....	\$ 1,817,682 68

LIABILITIES.

Net amount of unpaid claims.....	\$ 114,371 00
Unearned premiums.....	1,025,011 07
Salaries, rents, expenses, bills, etc., due or accrued.....	500 00
Federal, state or other taxes due or accrued (estimated).....	31,782 00
Contingent commissions or other charges due or accrued.....	5,500 00
Total liabilities, except capital stock.....	\$ 1,177,164 07
Capital stock paid in cash.....	200,000 00
Surplus.....	440,518 61
Total liabilities.....	\$ 1,817,682 68

INCOME.

Net cash received for premiums.....	\$ 1,245,270 33
Interest and dividends.....	59,912 67
Total income.....	\$ 1,305,183 00

DISBURSEMENTS.

Net amount paid for claims.....	\$ 498,008 70
Expenses of adjustment and settlement of claims.....	19,828 64
Dividends to shareholders.....	20,000 00
Commission or brokerage.....	278,123 65
Allowances to agencies for miscellaneous agency expenses.....	24,553 10
Total field supervisory expenses.....	23,995 18
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	56,437 78
Rents.....	3,216 31
Fire Departments, Fire Patrol and Salvage Corps assessments, fees, taxes and expenses.....	8,498 72
Inspections and surveys including underwriters' boards and tariff associations.....	25,196 23
Federal taxes.....	21,856 84
State taxes on premiums, insurance department licenses and fees.....	31,041 08
All other licenses, fees and taxes.....	268 50
Agents' balances charged off.....	1,420 88
Gross loss on sale or maturity of bonds and stocks.....	190,834 91
Gross decrease, by adjustment, in book value of bonds.....	226 00
All other disbursements.....	7,425 34
Total disbursements.....	\$ 1,210,931 86

10 GEORGE V, A. 1920

THE COMMERCIAL UNION OF NEW YORK—*Concluded.*

RISKS AND PREMIUMS.

Amount written or renewed during the year—Fire.....	\$ 215,363,052 00
Premiums thereon.....	2,002,964 09
Amount terminated during the year—Fire.....	176,975,609 00
Premiums thereon.....	1,623,845 32
Net amount in force December 31, 1919—Fire.....	187,263,480 00
Premiums thereon.....	1,769,043 28
Net amount in force at December 31, 1919—Marine and Inland.....	\$ 4,393,263 00
Premiums thereon.....	130,223 97

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THE CONNECTICUT FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919

President, EDWARD MILLIGAN—Secretaries, JOHN A. COSMUS, FRED W. BOWERS and G. C. LONG, JR.—Principal Office, Hartford, Conn.—Chief Agent in Canada, J. W. TATLEY—Head Office in Canada, Montreal.

(Incorporated June, 1850. Commenced business in Canada, 1886.)

CAPITAL.

Amount of capital authorized.....	\$ 5,000,000 00
Amount of capital subscribed and paid thereon in cash.....	1,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debts. on deposit with Receiver General, viz.:—

Par value. Market value.

Governments—

Dom. of Canada Victory Loan, 1933, 5½ p.c.....	\$ 25,000 00	\$ 25,000 00
Dom. of Canada War Loan, 1937, 5 p.c.....	25,000 00	24,000 00
Dom. of Canada Victory Loan, 1937, 5½ p.c.....	25,000 00	25,500 00
Province of Ontario, 1936, 3½ p.c.....	15,000 00	11,850 00
United States (3) Liberty Loan, 1928, 4½ p.c.....	20,000 00	20,000 00

Cities—

Hamilton, 1933, 4½ p.c.....	25,000 00	23,500 00
Victoria, B.C., 1923, 4 p.c.....	55,000 00	50,600 00
Westmount, 1953, 4½ p.c.....	25,000 00	20,750 00

School—

St. Denis de Montreal, 1952, 5½ p.c.....	40,000 00	38,800 00
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Miscellaneous—

Toronto Harbour Com'rs. (g'teed by City of Toronto), 1953, 4½ p.c.....	25,000 00	22,750 00
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Total on deposit with Receiver General..... \$ 280,000 00 \$ 262,750 00

Carried out at market value..... \$ 262,750 00

Other Assets in Canada.

Cash in banks, viz.:

Royal Bank of Canada, Montreal.....	\$ 79,245 75
Bank of Nova Scotia, St. John, N.B.....	17,791 62

Total cash in banks..... 97,037 37

Interest accrued..... 3,269 47

Agents' balances and premiums uncollected..... 29,894 83

Office furniture and plans..... 1,417 36

Total assets in Canada..... \$ 394,369 03

LIABILITIES IN CANADA.

Net amount of fire claims, adjusted but unpaid..... \$ 1,182 25

Net amount of fire claims, unadjusted..... 9,832 19

Net amount of hail claims, adjusted but unpaid..... 74 38

Total net amount of unsettled claims..... \$ 11,088 82

Reserve of unearned fire premiums, \$138,917 29; carried out at 80 per cent..... 111,133 83

Salaries, rents, etc., due and accrued (estimated)..... 125 00

Taxes due and accrued (estimated)..... 34,000 00

Total liabilities in Canada..... \$ 156,347 65

10 GEORGE V, A. 1920

THE CONNECTICUT FIRE—Continued.

INCOME IN CANADA.

Premiums.	Class of Business.	
	Fire.	Hail.
Gross cash received.....	\$ cts. 321,622 19	\$ cts. 320,759 01
Less reinsurance.....	76,417 92	205,060 73
Less return premiums.....	53,012 13	7,182 15
Total deduction.....	129,430 05	212,242 88
Net cash received.....	192,192 14	108,516 13

Net cash received for premiums for all classes of business	\$ 300,708 27
Cash received for interest on investments	2,039 29
Total income in Canada.....	\$ 302,747 56

EXPENDITURE IN CANADA.

Claims.	Class of Business.	
	Fire.	Hail.
Amount paid for claims occurring in previous years.....	\$ cts. 11,593 70	\$ cts. 7 50
Less reinsurance.....	4,085 74	6 00
Net payment for said claims.....	7,507 96	1 50
Paid for claims occurring during the year	84,255 64	159 998 70
Less savings and salvage	565 47	
Less reinsurance	18,888 36	90,990 18
Total deduction.....	19,453 83	
Net payment for said claims.....	64,801 81	69,008 52
Total net payment for claims.....	72,309 77	69,010 02

Total net payments for claims for all classes of business ..	\$ 141,319 79
Commission and brokerage: fire, \$47,254.68; other, \$25,268.23	72,522 91
Commission on profits, fire, \$2,237.33; other, \$1,445.54	3,682 87
Taxes: fire, \$10,251.14; other, \$175	10,426 14
*Salaries fees, and travelling expenses:—Salaries: head office, general and special agents, \$9,471.99; fees, auditors, \$146.39; travelling expenses, officials, \$237; travelling expenses, agents, \$880.52	10,735 90
†Miscellaneous expenditure, viz.:—Advertising, \$42.40; furniture and fixtures, \$110.37; inspections and surveys, \$98.02; legal expenses, \$1; maps and plans, \$483.61; postage, telegrams, telephones and express, \$1,335.44; printing and stationery, \$2,498.14; rents, \$1,211.76; underwriters' boards, associations, etc., \$3,210.85; exchange, subscriptions, sundries and supplies, \$349.65	9,391 24
Total expenditure in Canada	\$ 248,078 85

*(\$10,717 belongs to Fire business.) †(\$7,687 belongs to Fire business.)

SESSIONAL PAPER No. 8

THE CONNECTICUT FIRE—Continued.

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risk and Premiums.	Class of Business.			
	Fire.		Hail.	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1918...	27,882,817	320,289 56		
Taken in 1919, new and renewed.....	31,484,634	332,727 58	4,974,720	320,759 01
Totals.....	59,367,451	653,017 14		
Less ceased (including renewed).....	29,531,461	297,093 02	4,974,720	320,795 01
Gross in force at end of 1919	29,835,990	355,924 12		
Less reinsured.....	7,011,523	83,454 83		
Net in force at end of 1919.....	22,824,467	272,469 29	None.	None.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

LEDGER ASSETS.

Mortgage loans on real estate, first liens	\$ 487,300 00
Loans secured by pledge of bonds, stocks, or other collaterals	15,000 00
Book value of bonds and stocks	8,604,547 06
Cash on hand, in trust companies and in banks	1,321,999 65
Agents' balances and bills receivable	838,160 57
Total.....	\$11,267,007 28

NON-LEDGER ASSETS.

Amount recoverable for reinsurance on paid claims	17,681 93
Interest due and accrued.....	106,323 90
Gross assets.....	\$11,391,013 11
Deduct assets not admitted.....	413,478 02
Total admitted assets	\$10,977,535 09

LIABILITIES.

Total net amount of unpaid claims	\$ 721,795 26
Unearned premiums	5,853,840 46
Salaries, rents, etc., due or accrued	14,925 00
Federal, state, and other taxes due or accrued (estimated).....	300,000 00
Contingent commissions or other charges due or accrued	30,000 00
All other liabilities.....	5,075 00
Total liabilities (excluding capital stock).....	\$ 6,925,635 72
Joint capital stock paid in cash	1,000,000 00
Surplus over all liabilities	3,051,899 37
Total liabilities.....	\$10,977,535 09

INCOME.

Net cash received for premiums	\$ 6,634,684 99
Interest and dividends	409,026 36
Agents' balances previously charged off	693 05
Gross profit on sale or maturity of bonds	1,511 90
Total income.....	\$ 7,045,916 30

10 GEORGE V, A. 1920

THE CONNECTICUT FIRE—*Concluded.*

DISBURSEMENTS.

Net amount paid for claims.....	\$ 2,529,094 07
Expenses of adjustment and settlement of losses, State Corporation Tax.....	70,640 11
Interest or dividends to stockholders (including \$25,000 State Corporation Tax).....	275,000 00
Agents' allowances including commission or brokerage.....	1,545,733 48
Salaries, fees and all other charges of officers, directors, trustees, home and department office employees.....	381,110 77
Rents.....	31,808 89
Inspection and surveys, underwriters' boards and tariff associations.....	110,022 02
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	174,265 67
Federal taxes.....	80,504 23
Agents' balances charged off.....	2,668 07
Gross loss on sale or maturity of bonds and stocks.....	210,340 73
Field supervisory expenses.....	194,354 99
All other disbursements.....	109,897 70
Total disbursements.....	<u>\$ 5,715,440 73</u>

RISKS AND PREMIUMS.

Amount of policies written or renewed during the year, fire.....	\$ 880,510,026 00
Premiums thereon.....	9,037,786 19
Amount of policies terminated during the year.....	780,071,761 00
Premiums thereon.....	8,030,883 40
Net in force, December 31, 1919.....	1,074,650,466 00
Premiums thereon.....	<u>10,695,785 03</u>

SESSIONAL PAPER No. 8

THE CONTINENTAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, HENRY EVANS—Secretary, J. E. LOPEZ—Principal Office, 80 Maiden Lane, New York—Manager in Canada, W. E. D. BALDWIN—Head Office in Canada, 17 St. John St., Montreal.

(Incorporated, January, 1853. Dominion licenses issued November 25, 1910.)

CAPITAL.

Amount of joint capital authorized, subscribed and paid in cash..... \$10,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds on deposits with Receiver General, viz.:—

	Par value.	Market value.
<i>Governments—</i>		
Dom. of Canada Victory Loan, 1923, 5½ p. c.....	\$ 75,000 00	\$ 75,000 00
Dom. of Canada Victory Loan, 1934 5½ p. c.....	50,000 00	50,000 00
Prov. of Alberta gold reg'd., 1924, 4½ p. c.....	50,000 00	47,500 00
United States (1) Liberty Loan, 1932/1947, 3½ p. c.....	60,000 00	60,000 00
City of Toronto, 1948, 4 p. c.....	299,300 00	254,405 00
Total on deposit with Receiver General.....	\$ 534,300 00	\$ 486,905 00
Carried out at market value		\$ 486 905 00

Other Assets in Canada.

Cash at Head Office.....	104 35
Cash in Royal Bank of Canada, Montreal.....	70,251 55
Interest accrued.....	8,156 83
Agents' balances and premiums uncollected, viz:—	
Fire (\$1,649.59 on business prior to Oct. 1, 1919).....	\$ 68,412 04
Explosion.....	366 88
Tornado.....	423 50
Total.....	69,202 42
Office furniture and plans.....	9,807 80
Total assets in Canada	\$ 644,427 95

LIABILITIES IN CANADA.

Net amount of fire claims, adjusted and unpaid	\$ 12,249 32
Net amount of fire claims, unadjusted.....	18,013 00
Total net amount of unsettled fire claims.....	\$ 30,262 32
Reserve of unearned premiums, fire, \$308,244.41; explosion, \$4,422.26; tornado, \$708.05; Total, \$313,374.72; carried out at 80 per cent.	250,699 78
Salaries, rents, etc. due or accrued	4,500 00
Taxes due and accrued	21,288 51
Total liabilities in Canada.....	\$ 306,750 61

10 GEORGE V, A. 1920

THE CONTINENTAL—Continued.

INCOME IN CANADA.

Premiums.	Class of Business.			
	Fire.	Explosion.	Hail.	Tornado.
Gross cash received.....	\$ 694,934 11	\$ 14,306 33	\$ 158,345 10	\$ 830 52
Less reinsurance.....	\$ 99,099 11	\$ 4,021 86	\$ 46,441 09	\$ 175 50
Less return premiums.....	134,524 91	1,726 83	3,865 74	94 64
Total deduction..	\$ 232,624 02	\$ 5,748 69	\$ 50,306 83	\$ 270 14
Net cash received.....	\$ 462,310 09	\$ 8,557 64	\$ 108,038 27	\$ 560 38
Net cash received for premiums for all classes of business.....				\$ 579,466 38
Cash received for interest on investments.....				24,046 18
Total income in Canada.....				\$ 603,512 56

EXPENDITURE IN CANADA.

	Fire.	Hail.
Amount paid for claims occurring in previous years	\$ 41,604 48	
Deduct savings and salvage, \$361.01; reinsurances, \$3,118.91.	3,479 92	
Net amount paid for said claims	\$ 38,124 56	
Amount paid for claims occurring during the year	\$ 174,294 30	\$ 139,182 55
Deduct savings and salvage, \$577.93; reinsurances, \$16,428.76	17,006 69	47,215 47
Net amount paid for claims	\$ 157,287 61	
Total net amount paid for claims	\$ 195,412 17	\$ 91,967 08
Total net amount paid for claims		\$ 287,379 25
Commission or brokerage, fire, \$87,689.58; other, \$27,249.61		114,939 19
*Salaries and travelling expenses, viz.:—Salaries, head office officials, \$29,949.78; general and special agents, \$9,193.69; travelling expenses: officials, \$1,352.69; do. special agents, \$5,419.02		45,915 18
Taxes, fire, \$14,680.02; other, \$1,374.43		16,054 45
†Miscellaneous expenditure, viz.: Advertising, \$6,286.23; fire department, patrol and salvage corps assessments, etc., \$373.15; inspections and surveys, \$17.25; postage, express, telegrams and telephones, \$3,368.43; rents, \$3,081.41; maps and plans, \$1,626.23; underwriters' boards, \$5,838.61; furniture and fixtures, \$1,819.32; printing and stationery, \$4,871.19; miscellaneous, \$1,866.74		29,148 56
Total expenditure in Canada	\$	493,436 63

*(\$45,174.99 belongs to fire business.)

†(\$27,845.39 belongs to fire business.)

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.							
	Fire.		Explosion.		Hail.		Tornado.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1918.....	54,214,181	606,797 19					33,000	115 00
Taken in 1919, new and renewed.....	63,624,159	696,729 30	3,340,750	14,673 21	2,146,486	158,345 10	421,650	1,254 02
Totals.....	117,838,340	1,303,526 49			2,146,486	158,345 10	454,650	1,369 02
Less ceased.....	56,428,503	612,165 69	911,500	2,282 66			65,000	87 93
Gross in force at end of 1919.....	61,409,837	691,360 80	2,429,250	12,390 55			389,650	1,281 09
Less reinsured.....	10,318,060	100,789 95	794,500	3,796 04			61,000	175 50
Net in force at end of 1919.....	51,091,777	590,570 85	1,634,750	8,594 51			328,650	1,105 59

SESSIONAL PAPER No. 8

THE CONTINENTAL—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

LEDGER ASSETS.

Book value of real estate.....	\$ 695,000 00
Mortgage loans on real estate, first liens.....	123,200 00
Book value of bonds and stocks.....	33,458,548 00
Cash in trust companies and in banks.....	2,493,961 63
Agents' balances.....	2,426,918 64
Bills receivable, taken for fire risks.....	187,664 50
Amount recoverable for reinsurance on paid losses.....	7,393 01
Total ledger assets.....	\$ 39,392,685 78

NON-LEDGER ASSETS.

Interest due and accrued.....	152,247 45
Rents due.....	55 00
Market value of bonds and stocks over book value.....	185,260 75
Gross assets.....	\$39,730,248 98
Deduct assets not admitted.....	103,872 74
Total admitted assets.....	\$39,624,376 24

LIABILITIES.

Net amount of unpaid claims.....	\$ 1,514,909 21
Unearned premiums.....	14,854,827 66
Principal unpaid on scrip or certificate of profits, authorized.....	26,257 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	135,750 00
Federal, State and other taxes, due or accrued (estimated).....	473,305 00
Interest due or accrued.....	6,055 50
Dividends declared and unpaid to stockholders.....	1,000,000 00
Contingent commission or other charges due or accrued.....	147,289 91
All other liabilities, viz.: Reserve for Contingencies, \$100,000 and Income Tax withheld, \$1,157.67.....	101,157 67
Total liabilities, except capital stock.....	\$18,259,551 95
Capital stock paid in cash.....	10,000,000 00
Surplus over liabilities and capital stock.....	11,364,824 29
Total liabilities.....	\$39,624,376 24

INCOME.

Net cash received for premiums.....	\$15,591,354 15
Received for interest and dividends.....	1,864,163 04
Received for rent.....	122,968 18
From agents' balances previously charged off.....	61 25
Gross increase by adjustment, in book value of bonds and stocks.....	1,195,668 00
Gross profit on sale or maturity of ledger assets.....	178,209 00
New York State Income Tax withheld at source.....	1,157 67
Total income.....	\$18,953,581 29

DISBURSEMENTS.

Net amount paid for claims.....	\$ 5,564,277 98
Expenses of adjustment and settlement of claims.....	151,605 27
Agents' allowances.....	3,300,480 30
Dividends paid stockholders.....	2,000,000 00
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	1,017,103 96
Rents.....	110,633 25
Inspection and surveys, including underwriters' boards and tariff associations.....	251,486 24
Advertising and subscriptions, \$106,617.94; printing and stationery, \$153,928.39.....	260,546 33
Federal taxes.....	397,465 42

10 GEORGE V, A. 1920

THE CONTINENTAL—*Concluded.*DISBURSEMENTS—*Concluded.*

Field supervisory expenses.....	\$ 443,534 66
State taxes on premiums, Insurance department licenses and fees.....	423,358 14
Gross loss on sale or maturity of ledger assets	376,513 00
Gross decrease, by adjustment, in book value of stocks.....	1,330,287 00
All other disbursements	161,902 96
Agents' balances charged off.....	11,608 59
Real estate, taxes, \$27,560.18; other expenses, \$58,470.63 ..	86,030 81
Total disbursements.....	<u>\$15,886,833 91</u>

RISKS AND PREMIUMS.

Amount of policies written or renewed during the year.....	\$2,077,474,791 00
Premiums thereon	21,365,572 72
Amount of policies terminated.....	1,748,342,091 00
Premiums thereon.....	18,197,174 10
Net amount in force at end of year.....	2,728,644,633 00
Premiums thereon	<u>26,501,061 90</u>

SESSIONAL PAPER No. 8

CUMBERLAND FARMERS' MUTUAL FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, H. T. WELLS—Vice-President, J. A. CUMMINGS—Secretary, HARVEL COULTER—
Principal Office, Pugwash.

Incorporated in 1911 under the provisions of chap. 46 of the Act of 1903-1904 of Nova Scotia. Dominion
license issued April 28, 1919.)

ASSETS.

Bond on deposit with Receiver General:—

	Par Value.	Book Value.	Market Value.
Dom. of Canada War Loan, 1925, 5 p.c.	\$ 1,500 00	\$ 1,500 00	\$ 1,485 00
Carried out at book value....			\$ 1,500 00
Cash at head office			6 36
Cash in Royal Bank of Canada, Amherst, N.S.			2,518 36
Total ledger assets....			\$ 4,024 72
Deduct market value of bond under book value....			15 00
			\$ 4,009 72

OTHER ASSETS.

Interest accrued....	6 25
Agents' balances and premiums uncollected.	74 90
Bills receivable held by the Company....	49 50
Furniture and fixtures..	86 00
Portion of total premium notes in force usually unassessed.	3,027 25
Gross assets....	\$ 7,253 62
Deduct portion of total premium notes in force usually unassessed which are admitted as contingent assets only.	3,027 25
Total admitted assets....	\$ 4,226 37

LIABILITIES.

Reserve of unearned premiums, \$2,472.30, carried out at 80 per cent	\$ 1,977 84
Total liabilities.....	\$ 1,977 84
Excess of assets over liabilities.....	\$ 2,248 53

INCOME.

Gross cash received for premiums....	\$ 2,416 51
Less return premiums	34 08
Net cash received for premiums....	\$ 2,382 43
Received for interest on investments	102 11
Received for policy fees.	60 00
Total income	\$ 2,544 54

EXPENDITURE.

Total net amount paid for claims.	\$ 5 00
Paid or allowed for commission or brokerage.	133 00
Paid for salaries, head office officials	200 00
Miscellaneous expenditure, viz.: printing and stationery, \$45 15, postage, telegrams, tele- phones and express, \$53 14....	98 29
Total expenditure.	\$ 436 29

10 GEORGE V, A. 1920

CUMBERLAND FARMERS'—*Concluded.*

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1918.....	\$	1,916 47
Amount of cash income as above.....		<u>2,544 54</u>
Total.....	\$	4,461 01
Amount of expenditure as above.....		<u>436 29</u>
Balance net ledger assets, December 31, 1919	\$	<u><u>4,024 72</u></u>

RISKS AND PREMIUMS.

	No	Amount.	Premiums.
Gross policies in force at December 31, 1918.....	283	\$ 305,650 00	\$ 4,597 95
Taken during the year, new and renewed	132	148,425 00	2,976 84
Gross and net in force at end of 1919.	<u>415</u>	<u>\$ 454,075 00</u>	<u>\$ 7,574 79</u>

SESSIONAL PAPER No. 8

THE DOMINION FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President and Manager, Major ROBT. F. MASSIE, D.S.O.—Vice-President, PHILIP POCOCK—
Secretary, NEIL W. RENWICK—Principal Office, Toronto.

(Incorporated, 1904. Charter renewed and amended, 1907. On June 24, 1915, the power of the Company was extended to include hail insurance, under the provisions of section 81 of the Insurance Act, 1910. On April 22, 1919 its power was further extended to include automobile insurance under the provisions of Section 77 of the Insurance Act, 1917. Commenced business May 11, 1907.)

CAPITAL.

Amount of joint stock capital authorized.	\$ 1,000,000 00
Amount subscribed and paid in cash.	250,000 00
Amount of premium on capital stock paid in by stockholders	3,950 00

(For List of Shareholders, see Appendix.)

ASSETS.

Mortgage loans on real estate, first liens	\$ 13,500 00
Amount of loans secured by bonds and stocks, viz:—	12,150 00

	Par value.	Market value.
50 shares Brazilian Traction L. & P. Co.	\$ 5,000 00	\$ 2,550 00
110 " Porto Rica Railway Company	11,000 00	2,750 00
10 " Dominion Iron and Steel	1,000 00	750 00
5 " Twin City Rapid Transit Co.	500 00	195 00
37 bonds Associated Securities Co., Ltd., 1st mtg., 1939, 6 p.c.	37,000 00	22,200 00
Total	\$ 54,500 00	\$ 28,445 00
		\$ 12,150 00

Book value of bonds and debts. (For details, see Schedule B)	575,735 80
Book value of stocks. (For details, see Schedule C)	51,782 80
Cash at head office	9,828 82
Cash in Bank of Toronto, Toronto.	18,139 41
Advances to inspectors.	382 15
Total ledger assets.	\$ 681,519 06

For excess of book values of bonds and stocks over market value, see Investment Reserve Fund in Liabilities.

OTHER ASSETS.

Interest accrued	5,872 79
Amount due for reinsurance losses (hail)	9,047 76
Agents' balances and premiums uncollected, viz:—	
Fire (\$7,601.95 on business prior to Oct. 1, 1919)	\$ 57,298 08
Automobile (including fire risk), (\$43.24 on business prior to Oct. 1st, 1919)	998 55
Marine	21,387 60
Total	79,684 23
Accounts receivable	7,612 40
Total assets.	\$ 783,736 24

LIABILITIES.

Net amount of fire claims, unadjusted	\$ 8,863 69
" resisted, in suit (accrued in previous years)	2,500 00
" marine claims, unadjusted	15,000 00
Total net amount of unsettled claims.	\$ 26,363 69
Reserve of unearned premiums, viz:—	
Fire	\$ 331,141 72
Automobile (including Fire Risk)	1,027 98
Marine	48,066 51

10 GEORGE V, A. 1920

THE DOMINION FIRE—Continued.

LIABILITIES—Concluded.

Total \$380,236.21; carried out at 80 p c.....	\$ 304,188 97
Due for reinsurance premiums.....	25,460 80
Taxes due and accrued.....	10,700 00
Due and accrued for salaries, rent, etc.....	4,292 30
Held in trust for reinsurance against unexpired risks	77,474 67
Reserve for doubtful accounts.....	5,126 63
Hail insurance reserve fund.....	16,349 24
Investment reserve fund.....	10,485 57
Reserve on unlicensed reinsurance, unsecured, fire	4,228 57
Total liabilities (except capital).....	\$ 484,670 44
Excess assets over liabilities.....	\$ 299,065 80
Capital stock paid in cash.....	250,000 00
Surplus of assets over all liabilities and paid up capital	\$ 49,065 80

INCOME.

Premiums.	Class of Business.			
	Fire.	Automobile (including Fire Risk)	Hail.	*Marine.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received	566,644 96	883 53	73,403 92	106,349 68
Less reinsurance	112,106 89		27,068 88	
Less return premiums.....	73,844 00	62 95		8,614 16
Total deduction	185,950 89			
Net cash received	380,694 07	820 58	46,335 04	97,735 52
Net cash received for premiums for all classes of business.....	\$ 525,585 21			
Cash received for interest on investments.....	26,304 77			
Profit on sale of bonds	85 66			
Total	\$ 551,975 64			
Received for calls on capital.....	48,570 00			
Total income.....	\$ 600,545 64			

EXPENDITURE.

Claims.	Class of Business.			
	Fire.	Automobile (including Fire Risk.)	Hail.	Marine.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	8,010 91			
Less reinsurance	4,019 47			
Net payment for said claims	3,991 44			
Paid for claims occurring during the year.....	197,752 15	207 67	58,787 55	21,459 60
Less reinsurance, savings and salvage.....	51,629 39	11 12	14,743 56	
Net payment for said claims	146,122 76			
Total net payment for claims	150,114 20	196 55	44,043 99	21,459 60

*The business of marine insurance was transacted under Provincial license but it is not authorized by the company's charter. Its marine contracts are therefore *ultra vires* and the issue thereof is a violation of the Insurance Act.

This business is in part reinsurance received from other companies and in part direct business without provision for cancellation. The company has been relieved from liability under the former by the principal companies and has arranged to reinsure the latter.

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THE DOMINION FIRE—Continued.

EXPENDITURE—Concluded.

Total net payments for claims for all classes of business.....	\$ 215,814 34
Commission and brokerage: fire, \$71,476.53, other, \$40,243.13.....	111,719 66
Commission on profits: fire.....	212 01
Taxes: fire, \$14,051.55; other, \$562.43.....	14,613 98
*Salaries, fees, and travelling expenses: Salaries, head office staff and branches, \$33,855.95, general and special agents, \$3,013.37; fees, directors, \$800; auditors, \$830, travelling expenses: officials, \$1,627.01, agents, \$1,990.83.....	42,117 16
†Miscellaneous expenditure, viz.: Advertising, \$3,064.49; legal expenses, \$264.30; maps and plans, \$219.56; postage, telegrams, telephones and express, \$2,816.12; printing and stationery, \$4,390.28; rents, \$3,746.96; general expenses, \$4,843.34; loss expenses, \$6,790.64; underwriters' boards, tariff associations, etc., \$95.07; bad debts written off, \$3.81.....	26,234 57
Total expenditure.....	\$ 410,711 72

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December, 1918.....	\$ 414,210 47
Income as above.....	600,545 64
Total.....	\$ 1,014,756 11
Expenditure as above.....	410,711 72
Balance, net ledger assets, December 31, 1919, (\$681,519.06, less \$77,474.67 deposits).....	\$ 604,044 39

(*\$30,726.48 belongs to fire business).

(†\$22,277.26 belongs to fire business).

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums ceded to unlicensed companies.....	\$ 147,414 79
Amount of commission thereon.....	42,312 91
Amount of losses and expenses recovered from said companies.....	66,137 62
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$103,639.58; carried out at 80 per cent thereof.....	82,911 66
Amount of losses due and recoverable from such companies.....	13,239 35
Amount of reinsurance premiums payable to such companies.....	25,437 48
Amount of cash or other securities held as security for recovery of losses, etc.....	77,474 67

SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Fire.		Automobile (including Fire Risk)		Hail.		Marine	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1913.....	54,999,779	662,553 35			1,214,127	73,403 92		
Taken in 1919 new and renewed.....	47,468,704	595,909 20	77,960	2,131 71			3,090,831	134,866 48
Totals.....	102,468,483	1,258,462 55						
Less ceased.....	33,002,986	451,734 88	3,000	75 75	1,214,127	73,403 92	1,382,848	38,733 45
Gross in force at end of 1919.....	69,465,497	806,727 67	74,960	2,055 96			1,707,983	96,133 03
Less reinsured.....	15,314,222	180,845 14						
Net in force at end of 1919.....	54,151,275	625,882 53	74,960	2,055 96			1,707,983	96,133 03

10 GEORGE V, A. 1920

THE DOMINION FIRE—*Concluded.*

SCHEDULE B.

Bonds and debentures owned by the Company:—

<i>On deposit with Receiver General.</i>	Par value.	Book value.	Market value.
Province of British Columbia, 1939, 5½ p.c.	\$ 50,000 00	\$ 50,000 00	\$ 50,000 00
<i>Cities—</i>			
Brantford, 1914, 5 p.c.	7,000 00	7,000 00	6,930 00
Calgary, 1926, 4½ p.c.	5,000 00	5,000 00	4,550 00
Edmonton, 1926, 5 p.c.	10,000 00	10,222 00	9,400 00
Fernie, 1939, 5 p.c.	5,000 00	5,000 00	4,200 00
Galt, 1946, 4 p.c.	5,000 00	4,899 00	4,150 00
London, 1914, 4½ p.c.	7,000 00	6,508 70	6,440 00
Port Arthur, 1937, 5 p.c.	5,000 00	5,000 00	4,650 00
Toronto, 1945, 3½ p.c.	9,733 33	9,205 00	7,592 00
Vancouver, 1926, 4 p.c.	10,000 00	9,868 00	8,800 00
Waterloo, 1930, 5½ p.c.	6,065 20	6,316 18	6,307 30
<i>District—</i>			
Burnaby, B.C., 1950, 4½ p.c.	5,353 33	3,668 10	4,229 13
Total on deposit with Receiver General	\$ 125,151 86	\$ 122,686 98	\$ 117,248 43

Held by Company.

<i>Governments—</i>			
Dom. of Can. War Loan, 1937, 5 p.c.	20,000 00	19,600 00	19,600 00
“ “ 1937, 5½ p.c.	115,000 00	115,000 00	115,000 00
“ Victory 1933, 5½ p.c.	70,000 00	70,000 00	70,000 00
“ “ 1934, 5½ p.c. partly paid	250,000 00	75,000 00	75,000 00
Alberta, 1939, 5½ p.c.	50,000 00	50,000 00	50,000 00
Saskatchewan, 1934, 5½ p.c.	48,666 66	48,666 66	48,666 66
<i>Cities—</i>			
Edmonton, 1953, 5 p.c.	11,679 84	9,986 25	10,278 26
Moosejaw, 1929 to 1932, 5 p.c.	5,162 26	5,051 60	4,800 90
Nanaimo, 1950, 5 p.c.	5,000 00	5,000 00	4,250 00
Port Arthur, 1920 to 1924, 5 p.c.	1,251 33	1,251 33	1,226 00
Port Arthur, 1942, 5 p.c.	12,166 67	11,619 00	11,193 33
Revelstoke, 1960, 5 p.c.	5,000 00	5,000 00	4,100 00
St. Thomas, 1921-1928, 4½ p.c.	8,000 00	8,000 00	7,600 00
Toronto, 1933, 5½ p.c.	2,000 00	1,902 00	1,902 00
“ 1935, 5½ p.c.	2,000 00	1,894 40	1,894 40
Vancouver, 1948, 4 p.c.	4,866 67	4,019 00	3,698 70
<i>Towns—</i>			
Amherstburg, 1924 to 1928, 5 p.c.	4,850 66	4,921 47	4,705 14
Goderich, 1920 to 1940, 4½ p.c.	8,229 53	7,871 54	7,653 46
North Bay, 1931 to 1932, 5 p.c.	5,389 84	5,389 84	5,203 16
<i>Village—</i>			
Tweed, 1920 to 1928, 4 p.c.	3,008 33	2,875 81	2,767 67
Total par, book and market values	\$ 757,423 65	\$ 575,735 88	\$ 566,788 11

SCHEDULE C.

Stocks owned by the company, viz:—

	Par value.	Book value.	Market value.
60 shares Consumers' Gas.	\$ 3,000 00	\$ 5,622 80	\$ 4,410 00
50 shares Dominion Bank	5,000 00	10,880 00	10,250 00
55 shares Bank of Toronto	5,500 00	11,210 00	10,835 00
50 shares Imperial Bank	5,000 00	10,700 00	9,800 00
130 shares Huron and Erie Mortgage Corporation	13,000 00	13,370 00	14,950 00
Total par, book and market values	\$ 31,500 00	\$ 51,782 80	\$ 50,245 00

SESSIONAL PAPER No. 8

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, Col. A. E. GOODERHAM—Vice-President, C. D. WARREN—Managing Director,—
C. A. WITHERS—Sec.-Treas., J. L. TURQUAND—Head Office, Toronto, Ontario.

(Incorporated June 23, 1887, by 50-51 Vic., cap. 105; amended in 1893 by 56 Vic., cap. 80; and in 1898 by 61 Vic., cap. 102; and in 1899 by 62-63 Vic., cap. 108. On June 27, 1910, the power of the company was extended to include plate glass and burglary insurance, under the provisions of section 81 of the Insurance Act, 1910, and on June 12, 1915, its power was further extended to include fire insurance under the provisions of the said section. Commenced business in Canada Nov. 5, 1887).

CAPITAL.

Amount of joint stock capital authorized	\$ 1,000,000 00
Amount subscribed	250,000 00
Amount paid in cash	246,920 00
Amount of premium on capital stock paid by stockholders.....	2,520 00

(For List of Shareholders, see Appendix.)

ASSETS.

Book value of real estate	\$ 1,768 83
Amount secured by way of loans on real estate, by bond or mortgage, first liens	8,818 92
Book value of bonds and debentures (For details, see Schedule B).....	862,739 63
Cash at head office.....	1,956 98
Cash in banks, viz:—	
Royal Bank, Toronto	\$ 26,807 18
Toronto Bank, Toronto	716 70
“ Winnipeg	983 54
“ Calgary	579 28
“ Vancouver	1,104 42
Royal Bank, Kingston, Jamaica	2,445 38
Total cash in banks.....	32,636 50
Agents ledger balances.....	1,081 85
Total ledger assets	\$ 909,002 71
Deduct market value of bonds and debentures under book value.....	53,318 90
	\$ 855,683 81

OTHER ASSETS.

Interest due, \$1,884.50; accrued, \$12,837.21.....	14,721 71
Agents' balances and premiums uncollected on policies in force, viz:—	
Fire (\$4,823.88 on business prior to Oct. 1, 1919)	\$ 18,871 57
Accident (\$11,166.58 on business prior to Oct. 1, 1919).....	54,384 14
Automobile, including Fire Risk (\$5,011.97 on business prior to Oct. 1, 1919).....	14,244 96
Automobile, excluding Fire Risk (\$5,541.34 on business prior to Oct. 1, 1919).....	15,658 79
Burglary (\$369.35 on business prior to Oct. 1, 1919).....	2,412 49
Guarantee (\$3,286.73 on business prior to Oct. 1, 1919).....	10,092 08
Plate glass (\$2,439.52 on business prior to Oct. 1, 1919).....	9,593 79
Sickness (\$7,653.81 on business prior to Oct., 1919).....	41,832 34
Total \$167,090.16 (less commission).....	121,140 37
Office furniture, \$8,101 98; automobile and plans, \$1,452 75	9,554 73
Gross assets.....	\$ 1,001,100 62
Less doubtful asset	1,918 92
Total assets	\$ 999,181 70

10 GEORGE V, A. 1920

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT—*Continued.*

LIABILITIES.

Fire claims, unadjusted.....	\$	349 00
Accident claims, adjusted but unpaid.....	\$	11,032 00
Accident claims, unadjusted (\$2,100 accrued in previous years).....		18,355 00
Total amount of unsettled accident claims.....		29,387 00
Automobile (including Fire Risk) claims, unadjusted.....		5,977 18
Automobile (including Fire Risk) claims, unadjusted.....		3,886 74
Burglary.....		1,300 00
Guarantee claims, unadjusted (\$203 accrued in previous years).....		5,917 37
Plate Glass claims, unadjusted (\$80 accrued in previous years).....		3,696 82
Sickness claims, adjusted but unpaid.....	\$	607 69
Sickness claims, unadjusted (\$2,635 accrued in previous years).....		21,040 00
Total amount of unsettled sickness claims.....		21,647 69
Total unsettled claims.....	\$	72,161 80
Reserve of unearned premiums—		
Fire.....	\$	67,222 21
Accident.....		127,922 18
Automobile (including Fire Risk).....		36,065 69
Automobile (excluding Fire Risk).....		53,140 91
Burglary.....		3,527 68
Guarantee.....		26,402 02
Plate Glass.....		24,910 39
Sickness.....		78,491 98
Total net reserve, \$417,683.06; carried out at 80 per cent.....		334,146 45
Investment reserve fund.....		15,000 00
Taxes due and accrued.....		10,000 00
Special fire reserve.....		7,000 00
Total liabilities (excluding capital stock).....	\$	438,308 25
Excess of assets over liabilities.....	\$	560,873 45
Capital paid in cash.....		246,920 00
Surplus over all liabilities and capital.....	\$	313,953 45

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT—*Continued.*

INCOME.

[illegible]

10 GEORGE V, A. 1920

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT—Continued.

EXPENDITURE.

Claims.	Class of Business.							
	Fire.	Accident	Auto- mobile (including Fire Risk).	Auto- mobile (excluding Fire Risk).	Burglary.	Guar- antee.	Plate Glass.	Sickness.
	\$ cts	\$ cts	\$ cts	\$ cts	\$ cts	\$ cts	\$ cts	\$ cts
Amount paid for claims occurring in previous years.	961 95	17,676 12	1,493 71	3,484 20	423 00	3,107 55	5,376 09	32,887 91
Less savings and salvage.				225 00		521 23	659 56	
Less reinsurance.	483 99	332 87	919 74		105 75			1,123 03
Net payment for said claims	477 96	17,343 25	573 97	3,259 20	317 25	2,586 32	4,716 53	31,764 88
Paid for claims occurring during the year	19,277 59	64,145 10	39,436 41	31,526 05	2,441 54	11,092 71	19,586 30	65,257 97
Less savings and salvage				475 85				
Less reinsurance	5,738 64	12,529 22	13,514 26		256 08	10,462 59	830 40	3,805 62
Net payment for said claims	13,538 95	51,615 88	25,922 15	31,050 20	2,185 46	630 12	18,755 90	61,452 35
Total net payment for claims	14,016 91	68,959 13	26,496 12	34,309 40	2,502 71	3,216 44	23,472 43	93,217 23
Total net payment for claims for all classes of business								
Dividends paid stockholders								\$ 266,190 37
Commission and brokerage: fire, \$12,724 67; other, \$192,977 23								37,038 00
Taxes: fire, \$1,451 10; other, \$19,751 35								205,701 90
*Salaries, fees and travelling expenses: Salaries:—Head Office, general and special agents, \$70,812 03; Fees:—Directors, \$4,745 00; auditors, \$600 00; Travelling Expenses:—Officials and agents, \$12,267 98								20,202 45
†Miscellaneous Expenditure, viz.:—Advertising and printing, \$18,874 41; autos, furniture and fixtures, \$4,669 45; legal expenses, \$25 05; medical examiner's fees, \$5; postage, telegrams, telephones and express, \$6,771 87; rents, \$10,307 24; light, etc., \$63 42; sundry, \$10,196 67								83,425 01
Total expenditure								\$ 668,470 84

*(\$6,362 25 belongs to fire business.)

†(\$3,635 57 belongs to fire business.)

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1918	\$ 826,147 71
Amount of income as above	751,325 84
Total	\$ 1,577,473 55
Amount of expenditure as above	668,470 84
Balance, net ledger assets, December 31, 1919	\$ 909,002 71

SESSIONAL PAPER No. 8

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT—Continued.

SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Class of Business.					
	Fire.		Accident.		Automobile (Including Fire Risk).	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts	\$	\$ cts	\$	\$ cts
Gross in force at end of 1918	8,983,766	105,171 66	34,353,317	227,829 15	1,685,394	30,860 23
Taken in 1919—new and renewed	9,352,409	97,224 78	49,609,278	326,799 71	8,301,675	147,258 91
Totals	18,336,175	202,396 44	83,962,595	554,628 86	9,987,069	178,119 14
Less ceased	4,955,693	58,151 40	41,608,452	279,512 72	3,153,799	57,199 24
Gross in force at end of 1919	13,380,482	144,245 04	42,354,143	275,116 14	6,833,270	120,919 90
Less reinsured	2,670,752	32,732 50	2,037,640	19,271 78	2,905,821	48,788 52
Net in force at end of 1919	10,709,730	111,512 54	40,316,503	255,844 36	3,927,449	72,131 38

Risks and Premiums.	Class of Business.				
	Automobile (Excluding Fire Risk).	Burglary.		Guarantee.	
	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$ cts	\$	\$ cts	\$	\$ cts
Gross in force at end of 1918	61,170 18	694,308	6,426 97	12,344,727	42,478 55
Taken in 1919—new and renewed	140,124 37	1,166,270	10,863 50	31,446,991	75,564 27
Totals	201,294 55	1,860,578	17,290 47	43,791,718	118,042 82
Less ceased	94,448 28	877,058	7,880 46	15,891,856	55,154 15
Gross in force at end of 1919	106,846 27	983,520	9,410 01	27,899,862	62,888 67
Less reinsured	564 45	255,514	2,250 95	3,030,477	10,084 63
Net in force at end of 1919	106,281 82	728,006	7,159 06	24,869,385	52,804 04

10 GEORGE V, A. 1920

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT—*Continued.*SUMMARY OF RISKS AND PREMIUMS—*Concluded.*

Risks and Premiums.	Class of Business.	
	Plate Glass.	Sickness.
	Premiums.	Premiums.
	\$ cts	\$ cts.
Gross in force at end of 1918	49,982 91	118,284 75
Taken in 1919—new and renewed	42,420 58	188,099 72
Totals	92,403 49	306,384 47
Less ceased	37,632 89	149,400 51
Gross in force at end of 1919	54,770 60	156,983 96

SCHEDULE B.

Bonds and debentures owned by the Company, viz.:—

On deposit with Receiver General.

Cities—	Par value.	Book value.	Market value.
Brandon, 1934, 4½ p.c.	\$ 10,000 00	\$ 9,891 57	\$ 8,900 00
Calgary, 1925, 4½ p.c.	15,000 00	15,015 00	13,800 00
Edmonton, 1924, 4½ p.c.	10,000 00	10,000 00	9,200 00
Fort William, 1927, 4½ p.c.	19,686 50	19,313 39	18,111 58
London, 1933, 4 p.c.	10,000 00	10,039 52	8,800 00
MacLeod, 1933, 6 p.c.	5,000 00	5,000 00	4,900 00
Peterborough, 1931, 3½ p.c.	10,000 00	9,934 48	8,600 00
Port Arthur, 1935, 5 p.c.	17,000 00	17,524 18	15,810 00
Portage la Prairie, 1948, 5 p.c.	11,000 00	11,000 00	9,680 00
Regina, 1929, 5 p.c.	10,000 00	9,493 92	9,500 00
Strathcona, 1933, 6 p.c.	6,000 00	6,100 00	6,120 00
Toronto, 1929, 3½ p.c.	9,733 33	19,466 66	8,465 00
" 1928, 4 p.c.	9,733 33		8,954 66
Vancouver, 1942, 3½ p.c.	24,000 00	22,610 08	17,280 00
District—			
South Vancouver, 1959, 5 p.c.	20,000 00	20,899 00	17,000 00
School—			
Winnipeg, 1935, 4 p.c.	15,000 00	15,018 75	12,900 00
Railway—			
Can. Nor. Western Ry., (g'teed by Prov. of			
Alta, 1943, 4½ p.c.	23,000 00	20,565 74	20,565 74
Total on deposit with Receiver General.	\$ 225,153 16	\$ 221,872 29	\$ 198,589 98

Held by the Company.

Governments—			
Dom. of Canada, Victory Loan, 1937, 5½ p.c.	152,150 00	151,168 21	
" " " 1933, 5½ p.c.	75,000 00	75,000 00	227,350 00
" " " 1922, 5½ p.c.	200 00	200 00	
Dom. of Canada Victory Loan, 1922, 5½ p.c.	500 00	500 00	500 00
Dom. of Canada Victory Loan, 1934, 5½ p.c.			
(partly paid)	100,000 00	30,000 00	30,000 00
Dom. of Canada Victory Loan, 1923, 5½ p.c.	50 00	50 00	50 00
United Kingdom, 1937, 5½ p.c.	10,000 00	10,540 34	10,540 34
Russian Internal Loan, 1926, 5½ p.c.	15,435 00	9,300 00	9,300 00
Cities—			
Kamloops, 1922, 5 p.c.	5,000 00	4,667 06	4,750 00
Kitchener, 1920 to 1926, 5 p.c.	3,940 32	3,940 32	3,900 92
Kitchener, 1933 to 1943, 5½ p.c.	6,440 21	6,358 42	6,762 22
Lethbridge, 1928, 5 p.c.	16,500 00	16,948 15	15,180 00
Moosejaw, 1921 to 1937, 5 p.c.	6,000 00	6,000 00	5,640 00
Nelson (St. Ry.), 1920, 5 p.c.	10,000 00	10,000 00	8,900 00
Niagara Falls, 1920 to 1924, 5 p.c.	3,092 54	3,040 95	3,040 95
North Vancouver, 1937, 5 p.c.	10,000 00	9,731 88	8,400 00

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THE DOMINION OF CANADA GUARANTEE AND ACCIDENT—*Concluded.*SCHEDULE B—*Concluded.*Bonds and debentures owned by the Company—*Concluded.**Held by the Company—Concluded.*

<i>Cities—Concluded.</i>	Par value.	Book value.	Market value.
Portage la Prairie, 1928, 5 p.c.	\$ 12,230 00	\$ 12,230 00	\$ 11,373 90
Prince Albert, 1964, 1 to 6 p.c.	20,910 00	19,060 40	10,455 00
Revelstoke, 1929, 5 p.c.	4,911 50	4,911 50	4,420 35
St. Boniface, 1930, 5 p.c.	10,000 00	10,329 59	9,400 00
Saskatoon, 1940, 5 p.c.	6,000 00	6,242 00	5,400 00
Strathcona, 1933, 6 p.c.	4,000 00	4,056 00	4,080 00
Toronto (New Toronto), 1940-1944, 6 p.c.	5,000 00	4,910 28	5,100 00
Vernon, 1933, 5 p.c.	10,000 00	8,905 60	8,900 00
<i>Towns—</i>			
Athabasca, 1928-1931, 7 p.c.	5,000 00	5,170 82	5,050 00
Camrose, 1925 to 1931, 5 p.c.	10,548 96	10,379 41	9,283 08
" 1938 to 1941, 5 p.c.	6,529 88	5,531 39	5,419 80
Claresholm, 1920 to 1945, 5½ p.c.	7,238 28	7,238 28	6,586 84
North Battleford, 1938 to 1943, 5 p.c.	11,411 59	11,042 55	9,699 85
Red Deer, 1920 to 1941, 5 p.c.	8,562 86	8,460 74	7,535 44
Renfrew, 1937 to 1939, 4½ p.c.	13,242 26	13,042 70	11,785 62
Smiths Falls, 1937 to 1940, 5 p.c.	10,726 13	11,002 38	10,082 56
Strathroy, 1929 to 1932, 4 p.c.	10,495 86	10,495 86	9,026 44
Swift Current, 1946 to 1951, 6 p.c.	10,892 66	12,147 47	10,565 88
Walkerville, 1924 to 1928, 5½ p.c.	6,738 06	6,627 64	6,805 44
Weyburn, 1949, 5 p.c.	5,000 00	5,081 90	4,250 00
Yorkton, 1937-1941, 5 p.c.	5,000 00	4,933 36	4,300 00
<i>Municipalities or Districts—</i>			
Fort Garry, 1920, 5 p.c.	5,000 00	5,000 00	4,850 00
Oak Bay, 1962, 5 p.c.	10,000 00	10,000 00	8,400 00
Point Grey, 1960, 5 p.c.	10,000 00	10,530 20	8,500 00
Twp. of York, 1930 to 1932, 5 p.c.	10,670 11	10,103 12	10,563 41
<i>Schools—</i>			
Calgary, S. S. 1920-1923, 4½ p.c.	8,000 00	7,730 28	7,600 00
Medicine Hat, 1920-1924, 5 p.c.	5,000 00	5,095 28	4,850 00
" 1928-1932, 5 p.c.	5,000 00	4,931 07	4,550 00
St. Paul SS., 1922 to 1956, 5½ p.c.	12,028 17	12,028 17	12,028 17
<i>Railways—</i>			
G. T. Pacific Ry., 1st mtge., Alta. lines, (gteed. by Prov. of Alta.), 1942, 4 p.c.	13,122 00	10,531 59	10,103 94
Toronto Ry. Co., 1921, 4½ p.c.	2,433 34	2,482 14	2,360 34
Canadian N. W. Ry., 1943, 4½ p.c.	8,000 00	7,220 29	7,220 29
<i>Miscellaneous—</i>			
Can. Perm. Mort. Corp., 1921, 5 p.c.	25,000 00	25,000 00	25,000 00
Toronto General Trusts, 1924, 5½ p.c.	5,000 00	5,000 00	5,000 00
Abitibi Power and Paper, 1932, 7 p.c.	1,000 00	1,000 00	1,000 00
Union Trust Co., 1924, 5½ p.c.	5,000 00	5,000 00	5,000 00
Total par, book and market values.	\$ 949,152 89	\$ 862,739 63	\$ 809,420 76

10 GEORGE V, A. 1920

THE EAGLE, STAR AND BRITISH DOMINION INSURANCE COMPANY, LIMITED.

(Formerly the British Dominions General Insurance Company, Limited.)

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

Chairman, Sir E. M. MOUNTAIN—Secretary, JOHN GARDINER—Principal Office, London, Eng.
 Chief Agent in Canada, J. H. RIDDELL—Head Office in Canada, Traders Bank Bldg.,
 Toronto, Ontario.

(Incorporated, 1904. Dominion license issued July 22, 1915.)

CAPITAL.

Amount of joint stock capital authorized	£ 3,000,000	\$ 14,580,000 00
Amount subscribed	2,540,943	12,348,982 98
Amount paid in cash	635,414. 8s.	3,188,113 99

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debentures on deposit with Receiver General, viz:—

<i>Governments—</i>	Par value.	Market value.
Dom. of Canada regd. stock, 1930/1950, 3½ p.c.	\$ 9,733 33	\$ 7,494 66
Dom. of Canada Victory Loan, 1933, 5½ p.c.	40,000 00	40,000 00
Prov. of Nova Scotia, 1945, 3½ p.c.	11,193 33	8,618 86
British Govt. War Loan, 1929/1947, 5 p.c.	198,316 66	188,400 83
<i>City—</i>		
Toronto, 1920, 4 p.c.	12,166 67	11,923 34
Toronto, 1936, 4 p.c.	9,733 33	8,244 13
Total on deposit with Receiver General	\$ 281,143 32	\$ 264,681 82

Carried out at market value \$ 264,681 82

Other Assets in Canada.

<i>Bonds held by Company—</i>	Par value.	Market value.
Dom. of Canada Victory Loan, 1933, 5½ p.c.	\$ 35,000 00	\$ 35,000 00
Dom. of Canada Victory Loan, 1934, 5½ p.c. (partly paid).	50,000 00	15,000 00
Total par and market values	\$ 85,000 00	\$ 50,000 00
Carried out at market value.		50,000 00
Cash at head office in Canada		21,777 25
<i>Cash in banks, viz:—</i>		
Merchants Bank, Toronto, Ont.	\$ 50,903 93	
Merchants Bank, Winnipeg, Man.	181 53	
Merchants Bank, Winnipeg, Man.	883 76	
Bank of Commerce, Regina	6,102 40	
Total cash in banks		58,071 62
<i>Agents' balances and premiums uncollected, viz:—</i>		
Fire	42,093 16	
Hail (written prior to Oct. 1, 1919)	4,407 97	
Total		46,501 13
Interest accrued		1,001 05
Office furniture and plans		3,151 01
Automobile		800 00
Total assets in Canada		\$ 445,983 88

SESSIONAL PAPER No. 8

THE EAGLE, STAR AND BRITISH DOMINIONS—Continued.

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted.....	\$ 19,277 66
Net amount of fire claims, resisted, in suit (accrued in previous years).....	6,000 00
Total net amount of unsettled claims.....	\$ 25,277 66
Reserve of unearned fire premiums, \$184,263.67; carried out at 80 per cent.	147,410 93
Salaries, rent, advertising, agency and other expenses, due and accrued	3,877 21
Taxes due and accrued.....	5,000 00
Amount of adjustment fees.....	281 25
Total liabilities in Canada.....	\$ 181,847 05

INCOME IN CANADA.

Premiums.	Class of Business.	
	Fire.	Hail.
	\$ cts	\$ cts
Gross cash received.....	386,756 68	59,469 58
Less reinsurance.....	16,531 44	4,535 95
Less return premiums.....	76,612 92	6,244 74
Total deduction.....	93,144 36	10,780 69
Net cash received.....	293,612 32	48,688 89
Total net cash received for premiums for all classes of business	\$ 342,301 21	
Received for interest.....	5,643 35	
Total income in Canada.....	\$ 347,944 56	

EXPENDITURE IN CANADA.

Claims.	Class of Business.	
	Fire.	Hail.
	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	9,038 21	
Paid for claims occurring during the year.....	86,736 76	21,876 22
Less savings and salvage	11 76	
Less reinsurances.....	933 56	
Total deduction.....	945 32	
Net payment for said claims.....	85,791 44	
Total net payment for said claims.....	94,829 65	21,876 22
Total net payments for claims for all classes of business.....	\$ 116,705 87	
Commission and brokerage, fire, \$69,683.08; other, \$7,847.99	77,531 07	
Commission on profits, fire.....	2,000 00	
Taxes, fire, \$8,938.64; other, \$982.65	9,921 29	
*Salaries and travelling expenses: Salaries, Head Office, \$17,129 44; other, \$4,786 53; agents' allowances, \$2,750; travelling expenses, officials, \$4,886 03; fees, auditors, \$590	30,052 00	
†Miscellaneous expenditure, viz: Advertising, \$3,368.70; furniture and fixtures, \$558.75; inspections and surveys, \$343.65; legal expenses, \$204; maps and plans, \$198 86; postage, telegrams, telephones and express, \$1,664.36; printing and stationery, \$5,101 33; rents, \$3,247 26; underwriters' boards, associations, etc., \$3,107.91; adjusting expenses, \$4,099.40; general expenses, \$2,467; exchange, \$1,576.70; automobile expense, \$1,804 96	28,045 88	
Total expenditure in Canada.....	\$ 264,256 11	

* (\$22,315.45 belongs to fire business.)

† (\$25,380.29 belongs to fire business.)

10 GEORGE V, A. 1920

THE EAGLE, STAR AND BRITISH DOMINIONS—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Hail.	
	Amount.	Premiums.	Amount.	Premiums
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1918.....	25,988,573	263,586 43		
Taken in 1919—New and renewed.....	47,423,239	392,655 87	82,424,344	65,877 55
Totals.....	73,411,812	656,242 30	82,424,344	65,877 55
Less ceased.....	30,594,200	289,917 36		
Gross in force at end of 1919.....	42,817,612	366,324 94		
Deduct reinsured.....	2,674,725	15,256 99		
Net in force at end of 1919.....	40,142,887	351,067 95		

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

THE EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, LORD CLAUD HAMILTON—General Manager and Secretary, W. E. GRAY—Principal Office, London, England—Chief Agent in Canada, CHAS. W. I. WOODLAND—Head Office in Canada, Montreal, Que.

(Incorporated, October 25, 1880. Licensed for accident and guarantee business in Canada, October 24, 1894, and commenced such business in 1895. New license issued for accident, guarantee and sickness business February 20, 1900. Licensed for fire business November 29, 1910.)

CAPITAL.

Amount of joint stock capital authorized and subscribed	£ 1,000,000
Amount paid thereon in cash	200,000

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debts, on deposit with Receiver General (<i>For details, see Schedule B</i>).....	\$ 1,359,028 78
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Other Assets in Canada.

Cash at head office and branches	28,035 25
Cash in banks, viz:—	
Bank of Montreal, Montreal	\$ 45,875 62
Bank of Montreal, Toronto.....	19,525 14
Total cash in banks	65,400 76
Cash on deposit with Workmen's Compensation Manitoba Government	5,000 00
Cash on deposit with Grain Insurance Association	1,000 00
Associated Companies, Quebec	6,455 15
Associated Companies, Manitoba	32,004 10
Agents' balances and premiums uncollected, viz:—	
Fire, (\$4,678.80 on business prior to Oct. 1, 1919)	\$ 93,580 83
Accident, (\$5,109.01 on business prior to Oct. 1, 1919)	29,758 39
Automobile, (including Fire Risk) (\$607.35 on business prior to Oct. 1, 1919)	12,147 01
Automobile, (excluding Fire Risk) (\$9,546.96 on business prior to Oct. 1, 1919)	27,393 01
Burglary, (\$29.81 on business prior to Oct. 1, 1919)	580 08
Liability, (\$17,603.16 on business prior to Oct. 1, 1919)	87,440 16
Guarantee, (\$3,437.90 on business prior to Oct. 1, 1919)	11,974 43
Sickness, (\$207.75 on business prior to Oct. 1, 1919)	891 93
Total	263,771 87
Office furniture, net	10,000 00
Total assets in Canada	\$ 1,770,695 91

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted	\$ 35,853 76
" fire claims, resisted, in suit	23,653 54
" accident claims, unadjusted	10,750 00
" accident claims, resisted, in suit	14,750 00
" automobile (including fire risk) claims, unadjusted	1,196 55
" automobile (excluding fire risk) claims, unadjusted	16,120 00
" automobile (excluding fire risk) claims, resisted, in suit	18,880 00
" liability claims, unadjusted	140,615 00
" liability claims, resisted, in suit	69,385 00
" guarantee claims, unadjusted	20,500 00
" guarantee claims, resisted, in suit	1,500 00
" sickness claims, unadjusted	13,000 00
Total net amount of unsettled claims, \$82,717.54 accrued prior to 1919)	\$366,213 85

10 GEORGE V, A. 1920

THE EMPLOYERS' LIABILITY—Continued.

LIABILITIES IN CANADA—Concluded.

Reserve of unearned premiums, viz:—

Fire	\$ 477,557 54
Accident	68,597 01
Automobile (including Fire Risk)	36,842 86
Automobile (excluding Fire Risk)	107,847 96
Burglary	2,233 84
Explosion	375 00
Guarantee	36,130 82
Liability	140,264 08
Sickness	40,841 73

Total, \$910,690.84; carried out at 80 per cent \$ 728,552 67

Taxes due and accrued 164,550 00

Reinsurance premiums due:—

Fire	\$ 1,476 61
Accident	953 22
Automobile (including Fire Risk)	742 20
Automobile (excluding Fire Risk)	29 66
Liability	772 32
Guarantee	—50 79
Sickness	467 50

Total 4,390 72

Total liabilities in Canada \$ 1,263,707 24

INCOME IN CANADA.

Premiums.	Class of Business.				
	Fire.	Accident.	Automobile (including Fire Risk).	Automobile (excluding Fire Risk).	Burglary.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received	845,415 43	154,818 19	108,016 44	291,688 32	6,025 22
Less reinsurance	17,842 01	4,031 29	8,989 38	1,067 82	897 75
Less return premiums	144,449 82	20,966 99	25,956 58	70,753 36	1,133 99
Total deduction	162,291 83	25,028 28	34,945 96	71,821 18	2,031 74
Net cash received	683,123 60	129,789 91	73,070 48	219,867 14	3,993 48

Premiums.	Class of Business.				
	Explosion.	Liability.	Guarantee.	Hail.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received	450 00	631,980 82	101,764 71	252,783 41	98,047 31
Less reinsurance		17,390 56	2,699 45	134,794 15	1,396 50
Less return premiums		81,750 97	18,952 38	12,323 79	12,683 59
Total deduction		99,141 53	21,651 83	147,117 94	14,080 09
Net cash received	450 00	532,839 29	80,112 88	105,665 47	83,967 22

Net cash received for premiums for all classes of business \$ 1,912,879 47

Cash received for interest on investments 2,586 96

Total income in Canada \$ 1,915,466 43

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THE EMPLOYERS' LIABILITY—Continued.

EXPENDITURE IN CANADA.

Claims.	Class of Business.				
	Fire.	Accident.	Automobile (including Fire Risk).	Automobile (excluding Fire Risk).	Burglary.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	22,200 40	16,015 84	2,503 40	28,444 60	
Less savings and salvage..	5,580 22	10 00	55 00	1,785 17	
Less reinsurance.....	0 28		141 75		
	5,580 50		196 75		
Total deduction.....	16,619 90	16,005 84	2,306 65	26,659 43	
Net payment for said claims..	260,952 68	26,215 92	32,262 38	60,174 23	591 10
Less savings and salvage..	487 20	139 28	800 50	1,923 53	
Less reinsurance.....	9,731 54	835 71	325 40	110 00	
Total deduction..	10,218 74	974 99	1,125 90	2,033 53	
Net payment for said claims.....	250,733 94	25,240 93	31,136 48	58,140 70	
Total net payment for claims.....	267,353 84	41,246 77	33,443 13	84,800 13	591 10

Claims.	Class of Business.			
	Liability.	Guarantee.	Hail.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years..	213,874 23	31,759 61		22,347 34
Less savings and salvage..	13,692 05	11,899 50		759 14
Less reinsurance.....	310 38			267 05
Total deduction.....	14,002 43			1,026 19
Net payment for said claims.....	199,871 80	19,860 11		21,321 15
Paid for claims occurring during the year.....	150,521 67	25,838 93	210,262 98	25,247 09
Less savings and salvage.....	5,981 84	10,022 33		127 43
Less reinsurance.....	117 50		118,430 91	616 24
Total deduction.....	6,099 34			743 67
Net payment for said claims.....	144,422 33	15,816 60		24,503 42
Total net payment for claims.....	344,294 13	35,676 71	91,832 07	45,824 57

10 GEORGE V, A. 1920

THE EMPLOYERS' LIABILITY—Continued.

EXPENDITURE IN CANADA—Concluded.

Total net payments for claims for all classes of business.....	\$ 945,062 45
Commission and brokerage, fire, \$128,928.35; other, \$283,154.10	412,082 45
Taxes, fire, \$22,000.06; other, \$25,245.88.....	47,245 94
*Salaries and travelling expenses:—Salaries:—Head office, \$158,678.43; travelling expenses, officials, \$16,736.33	175,414 76
†Miscellaneous Expenditure, viz.:—Advertising, \$3,604.68; furniture and fixtures, \$7,006.37; legal expenses, \$971.18; maps and plans, \$1,957.09; postage, telegrams, telephones and express, \$10,258.18; printing and stationery, \$20,556.48; rents, \$28,288.01; underwriters' boards, associations, etc., \$13,910.79; sundries, \$2,689.11; The Grain Insurance Association general expenses, \$1,057.17	90,299 06
Gross expenditure in Canada	\$ 1,670,104 66
Less recovery expenses Manitoba pool	1,418 74
Net expenditure in Canada	\$ 1,668,685 92

*(\$61,421.37 belongs to Fire business.)

†(\$40,814.46 belongs to Fire business.)

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Fire.		Accident		Automobile (Including Fire Risk.)	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts	\$	\$ cts	\$	\$ cts.
Gross in force at end of 1918.	82,079,363	826,183 44	25,422,475	110,839 87	648,309	39,137 67
Taken in 1919, new and renewed.....	89,518,669	865,464 65	40,545 544	163,658 41	5,408,731	117,410 56
Totals.....	171,598,032	1,691,648 09	65,968,019	274,498 28	6,057,040	156,548 23
Less ceased	84,507,711	763,197 87	30,446 235	132,505 87	2,167,440	73,130 92
Gross in force at end of 1919.	87,090,321	928,450 22	35,521,784	141,992 41	3,889,600	83,417 31
Less reinsured.....	2,196,083	14,432 37	1,405,000	4,798 39		9,731 58
Net in force at end of 1919	84,894,238	914,017 85	34,116,784	137,194 02	3,889,600	73,685 73

Risks and Premiums.	Class of Business.					
	Automobile (excluding Fire Risk.)		Burglary.		Liability.	
	Amount.	Premiums.	Amount	Premiums.	Amount.	Premiums.
	\$	\$ cts	\$	\$ cts	\$	\$ cts.
Gross in force at end of 1918.	21,780,000	161,465 10	79,000	833 94	13,975,933	335,499 03
Taken in 1919, new and renewed.....	43,655,000	301,193 71	854,283	6,660 77	12,501,000	637,560 66
Totals	65,435,000	462,658 81	933,283	7,514 71	26,476,933	973,059 69
Less ceased	35,180,000	245,885 63	228,900	2,149 28	14,780,933	682,579 93
Gross in force at end of 1919.	30,255,000	216,773 18	704,383	5,365 43	11,696,000	290,479 76
Less reinsured.....	143,500	1,077 26	195,000	897 75	165,000	16,815 63
Net in force at end of 1919	30,111,500	215,695 92	509,383	4,467 68	11,531,000	273,664 13

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THE EMPLOYERS' LIABILITY—Continued.

SUMMARY OF RISKS AND PREMIUMS IN CANADA—Concluded.

Risks and Premiums.	Class of Business.					
	Guarantee.		Hail.		Sickness.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1918.	6,784,977	71,827 66			2,267,875	62,093 92
Taken in 1919, new and renewed.	26,170,627	102,799 79	3,771,316	252,783 41	1,611,745	97,854 90
Totals.	32,955,604	174,627 45			3,879,620	159,948 82
Less ceased.	13,709,726	98,879 08	3,771,316	252,783 41	2,470,125	76,488 85
Gross in force at end of 1919.	19,245,878	75,748 37			1,409,495	83,459 97
Less reinsured.	391,430	2,660 59				1,776 50
Net in force at end of 1919.	18,854,448	73,087 78			1,409,495	81,683 47

Risks and Premiums.	Class of Business.	
	Explosion.	
	Amount.	Premiums.
	\$	\$ cts.
Taken in 1919, new.	75,000	450 00
Gross and net in force at end of 1919.	75,000	450 00

Total on deposit with Receiver General	\$1,641,470 93	\$1,359,028 78
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SESSIONAL PAPER No. 8

THE EMPLOYERS' LIABILITY—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

REVENUE ACCOUNT.

	£	s.	d.	£	s.	d.	£	s.	d.
Amount of Insurance Fund at the beginning of the year:—									
Reserve for unexpired risks.....	2,084,418	15	7						
Total estimated liability in respect of outstanding losses	1,491,506	0	0						
Premiums—									
Fire	324,859	12	11				2,671,595	3	8
Marine	444,312	1	10				1,229,711	17	11
Accident	4,886,589	11	3				402,460	13	1
Adjustment of exchange	35,278	7	1				1,250	3	5
Transfer fees	165	10	0				9,919	6	4
							4,307,937	4	5
Payments under Policies, including Medical and Legal Expenses in connection therewith: £									
Fire				127,324	13	11			
Marine				266,023	14	2			
Accident				2,278,046	15	7			
Commission									
Expenses of management									
Contributions to fire brigades									
Bad debts									
Amount of Insurance Fund at the beginning of the Year:—									
Reserve for Unexpired Risks..							2,323,954	1	7
Total estimated liability in respect of outstanding losses.....							1,889,292	0	0
Balance transferred to Profit and Loss Account							4,213,246	1	7
							745,946	12	8
							£ 9,267,129	18	8

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BALANCE SHEET.

LIABILITIES.			ASSETS.		
£	s.	d.	£	s.	d.
Shareholders' Capital—					
100,000 shares, £10 each, \$1,000,000.					
To Capital—100,000 shares, £2 paid					
Amounts due to other companies and agents	451,838	3 5	By mortgages on property within the United Kingdom	2,600	0 0
Unclaimed dividends	220	4 0	Out of the United Kingdom	71,944	8 11
Outstanding commission	319,215	15 4	Investments—		
Outstanding expenses	2,068	16 4	British Government securities	815,846	17 6
Loss Deposit Accounts	524,820	0 0	Bank of England Stock	11,544	7 4
			Indian and Colonial Government securities	137,441	0 3
			Indian and Colonial Provincial securities	34,945	16 3
			Indian and Colonial Municipal securities	72,061	11 0
Provision in Profit and Loss Account for final dividend, 1919	130,000	0 0	Foreign Government securities	1,230,418	1 11
Profit and Loss Account balance	50,000	0 0	Foreign Provincial securities	105,813	16 8
Reserves—			Foreign Municipal securities	1,823,086	13 4
For unexpired risks	2,323,954	1 7	Railway and other debentures and debenture stock—		
For outstanding losses	1,889,292	0 0	Home and Foreign	1,067,735	14 5
Investment reserve	330,657	3 2	Railway and other preference and guaranteed stocks	5,305	13 4
Special reserve for taxes	214,952	13 8	Railway and other ordinary stocks	7,941	12 9
General reserve	1,432,298	4 2	House property	88,227	6 2
			Shares of Merchants' Marine Insurance Co., Ltd., at cost	749,820	0 0
			Branch and agency balances		
			Interest and rents accrued		
			Cash in hand and on Current Account	6,224,732	19 10
			Amounts due from other companies	1,218,265	17 1
				71,812	17 0
				178,566	11 3
				175,938	16 6
				£ 7,869,347	1 8

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EQUITABLE FIRE AND MARINE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, F. W. ARNOLD—Secretaries, SAMUEL G. HOWE AND GEO. C. LONG, JR.—Principal
Office, Providence, R.I.—Chief Agent in Canada, J. W. TATLEY—
Head Office in Canada—Montreal.

(Incorporated, 1859. Dominion license issued April 3, 1913.)

CAPITAL.

Amount of joint stock capital, authorized	\$ 1,000,000 00
Amount of joint stock capital, subscribed and paid in cash	750,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debentures on deposit with the Receiver General, viz.:

	Par value.	Market value.
Imperial Japanese Govt. bonds, 2nd series, 1925 or 6 months notice, 4½ p.c.	\$ 9,740 00	\$ 8,960 80
Commonwealth of Massachusetts, 1941, 3 p.c.	65,000 00	57,200 00
City of Fort William, 1942, 5 p.c.	24,333 33	22,629 99
City of Hamilton, 1933, 4½ p.c.	17,000 00	15,980 00
City of London, Ont., 1924, 3½ p.c.	15,000 00	13,500 00
City of Stratford, 1942, 4½ p.c.	25,000 00	22,750 00
Total on deposit with Receiver General	\$ 156,073 33	\$ 141,020 79
Carried out at market value		\$ 141,020 79

Other Assets in Canada.

Cash in banks, viz.:

Imperial Bank of Canada, Montreal	\$ 49,803 82
Bank of Nova Scotia, St. Johns, N.B.	7,746 30
Total	57,550 12
Interest accrued	3,926 56
Total assets in Canada	\$ 202,497 47

LIABILITIES IN CANADA.

Net amount of fire claims, adjusted and unpaid	\$ 832 20
Net amount of fire claims, unadjusted	1,030 81
Total net amount of unsettled fire claims	1,863 01
Reserve of unearned premiums, \$30,774 33; carried out at 80 per cent	24,619 46
Taxes, due and accrued (estimated).	700 00
Total liabilities in Canada	\$ 27,182 47

INCOME IN CANADA.

Gross cash received for premiums	\$ 236,781 01
Deduct reinsurance, \$149,771 25; return premiums, \$34,441 90	184,213 15
Net cash received for premiums	\$ 52,567 86
Received for interest on investments.	6,020 30
Total income in Canada	\$ 58,588 16

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THE EQUITABLE FIRE AND MARINE—Continued.

EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years	\$ 2,689 38	
Deduct savings and salvage	66 20	
Net amount paid for said claims	\$ 2,623 18	
Amount paid for claims occurring during the year	\$ 21,550 89	
Deduct savings and salvage	286 83	
Net amount paid for said claims	\$ 21,264 06	
Total net amount paid for claims	\$ 23,887 24	
Commission or brokerage	13,325 43	
Taxes	421 23	
Total expenditure in Canada	\$ 37,633 90	

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at end of 1918	\$ 20,726,469	\$ 241,450 71
Taken during 1919, new and renewed	23,048,544	236,781 01
Total	\$ 43,775,013	\$ 478,231 72
Deduct terminated	26,232,956	248,005 02
Gross in force at end of 1919	\$ 17,542,057	\$ 230,226 70
Deduct reinsured	13,679,714	168,682 34
Net in force at December 31, 1919	\$ 3,862,343	\$ 61,544 36

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

LEDGER ASSETS.

Book value of real estate	\$ 81,680 00
Mortgage loans on real estate, first liens	76,100 00
Book value of stocks and bonds owned by the company	2,054,185 87
Cash on hand, in trust companies and banks	181,926 54
Agents' balances and bills receivable	41,558 23
Total ledger assets	\$ 2,435,450 64

NON-LEDGER ASSETS.

Interest due and accrued	26,846 34
Rents accrued	487 00
Recoverable for insurance on paid losses	10 18
Gross assets	\$ 2,462,794 16
Deduct assets not admitted	82,339 87
Total admitted assets	\$ 2,380,454 29

LIABILITIES.

Net amount of unpaid claims	\$ 186,159 62
Total unearned premiums	543,190 50
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	250 00
Federal, state and other taxes due or accrued (estimated)	30,000 00
All other liabilities	945 94
Total liabilities, excluding capital stock	\$ 760,546 06
Capital stock paid up in cash	750,000 00
Surplus beyond liabilities, including capital stock	869,908 23
Total liabilities	\$ 2,380,454 29

10 GEORGE V, A. 1920

THE EQUITABLE FIRE AND MARINE—*Concluded.*

INCOME.

Net cash received for premiums	\$ 871,630 68
Interest and dividends	75,191 44
Gross increase, by adjustment, in book value of ledger assets	140,149 04
Rents	5,562 25
Premium on capital	250,000 00
Total income	<u>\$ 1,342,533 41</u>

DISBURSEMENTS.

Net amount paid for claims	\$ 303,587 05
Expenses of adjustment and settlement of claims	4,215 85
Cash dividends paid stockholders	62,500 00
Commission or brokerage	282,569 77
Field supervisory expenses	48 75
Salaries, fees and all other charges of officers, directors, trustees and home office employees	11,695 96
Rent	2,726 38
Inspections and surveys, including underwriters' boards and tariff associations	250 00
State taxes on premiums, Insurance Department, licenses and fees	2,208 43
Real estate taxes, \$1,899 31; expenses, \$2,133 94	4,033 25
Federal taxes	13,993 50
Gross loss on sale or maturity of bonds and stocks	37,312 70
Gross decrease, by adjustment, in book value of bonds	53,653 55
All other disbursements	2,437 54
Total disbursements	<u>\$ 781,232 73</u>

RISKS AND PREMIUMS.

FIRE.

Fire risks written or renewed during the year	\$ 290,744,646 00
Premiums thereon	2,794,553 23
Amount terminated during the year	254,719,867 00
Premiums thereon	2,427,862 51
Net amount in force at December 31, 1919	100,313,006 00
Premiums thereon	<u>957,385 34</u>

MARINE AND INLAND.

Net amount in force at December 31, 1919	\$ 5,660,539 00
Premiums thereon	<u>61,888 20</u>

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FIDELITY-PHENIX FIRE INSURANCE COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, HENRY EVANS—Secretary, G. E. LOPEZ—Principal Office, 80 Maiden Lane, New York, N.Y.—Manager in Canada, W. E. D. BALDWIN—Head Office in Canada—Montreal.

(Formed by the amalgamation on Jan. 25, 1910 of the Fidelity Fire Insurance Company of New York and the Phenix Insurance Company of Brooklyn. The latter company had previously transacted business in Canada under license dated May 1, 1874. On April 11, 1910, a new license was issued to the Fidelity-Phenix.)

CAPITAL.

Amount authorized, subscribed and paid in cash.....\$ 2,500,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Dom. of Canada Victory Loan, 1923, 5½ p.c.....	\$ 50,000 00	\$ 50,000 00
“ “ “ “ 1934, 5½ p.c.....	50,000 00	50,000 00
Prov. of Alberta, reg'd gold, 1924, 4½ p.c.....	22,000 00	20,900 00
United States Liberty Loan, 1932/1947, 3½ p.c.....	30,000 00	30,000 00
City of Toronto, 1929, 3½ p.c.....	55,966 67	48,691 00
City of Toronto, 1944, 3½ p.c.....	24,333 33	18,980 00
City of Toronto, 1948, 4 p.c.....	299,300 00	254,405 00
Total on deposit with Receiver General.....	\$ 531,600 00	\$ 472,976 00

Carried out at market value.....\$ 472,976 00

Other Assets in Canada.

Cash in Royal Bank of Canada, Montreal.....	70,199 18
Interest accrued.....	8,764 14
Agents' balances and premiums uncollected, viz.:—	
Fire, (\$1,620.82 on business prior to Oct. 1, 1919).....	\$ 54,932 32
Explos on.....	513 32
Tornado.....	413 24
Total.....	55,858 88
Furniture and plans.....	9,945 90
Total assets in Canada.....	\$ 617,743 70

LIABILITIES IN CANADA.

Net amount of fire claims, adjusted but unpaid.....	\$ 12,984 35
Net amount of fire claims, unadjusted.....	11,977 00
Net amount of tornado claims, adjusted but unpaid.....	40 00
Total net amount of unsettled claims.....	\$ 25,001 35
Reserve of unearned premiums: fire, \$291,316.84; explosion, \$4,847 18; tornado, \$2,955 14; total, \$299,119 16; carried out at 80 per cent.....	239,297 73
Taxes due and accrued.....	30,605 35
Due and accrued for salaries, rent, advertising, etc.....	4,000 00
Total liabilities in Canada.....	\$ 298,901 43

10 GEORGE V, A. 1920

FIDELITY-PHENIX—Continued.

INCOME IN CANADA.

Premiums.	Class of Business.			
	Fire.	Explosion.	Hail.	Tornado.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received	649,678 94	14,027 30	119,626 93	2,514 16
Less reinsurance.....	94,427 32	4,055 85	19,142 37	544 62
Less return premiums.....	116,534 97	1,639 97	4,050 50	129 99
Total deduction	210,962 29	5,695 82	23,192 87	674 61
Net cash received.....	438,716 65	8,331 48	96,434 06	1,839 55

Net cash received for premiums for all classes of business.....	\$ 545,321 74
Cash received for interest on investments.....	21,935 39
Total income in Canada.....	\$ 567,257 13

EXPENDITURE IN CANADA.

Claims.	Class of Business.	
	Fire.	Hail.
	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.	28,128 68	
Deduct savings and salvage	134 64	
Deduct reinsurance.....	7,790 01	
Total deduction.....	7,924 65	
Net payment for said claims.....	20,204 03	
Amount paid for claims occurring during the year.....	164,170 24	
Less savings and salvage	947 47	
Less reinsurance.....	8,969 02	
Total deduction.....	9,916 49	
Net payment for said claims.....	154,253 75	
Total net payments for claims.....	174,457 78	87,652 13

Total net payments for claims for all classes of business.....	\$ 250,470 79
Commission and brokerage, fire, \$89,228.58; other, \$26,975.41.....	116,203 99
Taxes, fire, \$14,141.25; other, \$1,721.79.....	15,863 04
Salaries, fees and travelling expenses, fire: salaries: Head Office, \$28,844.03; general and special agents, \$8,857.93; travelling expenses: officials, \$1,274.23; agents, \$5,219.13.....	44,195 32
†Miscellaneous expenditure, fire, viz.:—Advertising, \$5,392.14; fire departments, patrol and salvage corps assessments, etc., \$317.49; furniture and fixtures, \$1,741.82; maps and plans, \$1,421.10; postage, telegrams, telephones and express, \$2,931.90; printing and stationery, \$3,871.40; rents, \$3,538.83; underwriters' boards, associations, etc., \$5,903.36; miscellaneous expenses, \$1,939.72.....	27,057 76
Total expenditure in Canada.....	\$ 453,790 90

*(\$43,522.89 belongs to fire business).

†(\$25,715.81 belongs to fire business).

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FIDELITY-PHENIX—Continued.

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Explosion.	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1918.....	50,481,532	586,050 13		
Taken in 1919, new.....	58,042,147	652,825 40	2,059,750	14,540 62
Totals.....	108,523,679	1,238,875 53		
Less ceased.....	52,190,278	582,735 20	464,500	1,709 36
Gross in force at end of 1919.....	56,333,401	656,140 33	1,595,250	12,831 26
Less reinsured.....	9,514,327	93,314 13	659,500	3,486 90
Net in force at end of 1919.....	46,819,074	562,826 20	935,750	9,344 36

	Class of Business.			
	Hail.		Tornado.	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1918.....			824,265	3,326 51
Taken in 1919—New.....	1,160,943	119,626 93	798,106	2,927 40
Totals.....			1,622,371	6,253 91
Less ceased.....	1,160,943	119,626 93	289,325	774 89
Gross in force at end of 1919.....			1,333,046	5,479 02
Less reinsured.....			177,700	584 26
Net in force at end of 1919.....			1,155,346	4,894 76

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

LEDGER ASSETS.

Book value of real estate.....	\$ 412,500 00
Loans on mortgages or real estate, first liens.....	130,500 00
Book value of stocks and bonds.....	20,602,777 00
Cash in hand, in trust companies and in banks.....	2,402,809 88
Agent's balances.....	1,704,775 67
Other ledger assets.....	6,342 60
Bills receivable.....	579,199 22
Total ledger assets.....	\$ 25,838,904 37

NON-LEDGER ASSETS.

Interest due and accrued	95,060 11
Rents, due and accrued.....	334 50
Market value of bonds and stocks over book value.....	107,534 25
Gross assets.....	\$ 26,041,833 23
Deduct assets not admitted.....	225,571 31
Total admitted assets.....	\$ 25,816,261 92

10 GEORGE V, A. 1920

FIDELITY-PHENIX—*Concluded.*

LIABILITIES.

Net amount of unpaid claims.....	\$ 1,430,326 67
Unearned premiums.....	13,620,335 06
Salaries, rents, expenses, bills, accounts, etc., due or accrued.....	103,250 00
Federal, state and other taxes due or accrued (estimated).....	403,305 00
Dividends declared and unpaid to stockholders.....	375,000 00
Reserve for contingencies.....	50,000 00
Contingent commission or other charges, due or accrued.....	63,035 59
All other liabilities.....	175 58
Total liabilities, except capital stock.....	\$ 16,045,427 90
Capital stock paid in cash.....	2,500,000 00
Surplus.....	7,270,834 02
Total liabilities.....	\$ 25,816,261 92

INCOME.

Total premiums other than perpetual.....	\$ 13,852,265 41
Interest and dividends.....	1,125,459 07
Rents.....	30,408 95
Gross profit on sale or maturity of bonds.....	69,025 89
Gross increase, by adjustment, in book value of ledger assets.....	762,922 00
Agents' balances, previously charged off.....	6,518 45
Income from all other sources.....	147 58
Total income.....	\$ 15,846,747 35

DISBURSEMENTS.

Net amount paid for claims.....	\$ 5,110,269 04
Expenses of adjustment and settlement of claims.....	127,850 72
Paid stockholders for interest or dividends.....	750,000 00
Field supervisory expenses.....	370,764 82
Commission or brokerage.....	3,101,252 86
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	822,314 62
Rents.....	88,600 11
State taxes on premiums, Insurance Department licenses and fees.....	375,516 56
Federal taxes.....	172,699 32
Inspections and surveys, including underwriters' boards and tariff associations.....	211,111 85
Taxes on real estate, \$3,575 40; other expenses, \$6,615 07.....	10 190 47
Gross loss on sale or maturity of bonds and stocks.....	294,553 00
Advertising and subscriptions, \$73,737 75; printing and stationery, \$129,679 05.....	203,416 80
Gross decrease, by adjustment, in book value of ledger assets.....	641,871 00
All other disbursements.....	126,463 10
Agents' balances previously charged off.....	17,005 48
Total disbursements.....	\$ 12,423,879 75

RISKS AND PREMIUMS.

Written or renewed during the year.....	\$ 1,973,096,016 00
Premiums thereon.....	18,662,980 70
Terminated during the year.....	1,565,159,401 00
Premiums thereon.....	14,999,701 01
Net in force at December 31, 1919.....	2,323,723,487 00
Premiums thereon.....	23,734,151 66

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THE FIRE ASSOCIATION OF PHILADELPHIA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, E. C. IRVIN—Secretary, M. G. GARRIGUES—Principal Office, Philadelphia.—
Chief Agent in Canada, R. G. HARVEY.—HEAD OFFICE IN CANADA,
Vancouver, B. C.

(Incorporated, 1820. Dominion license issued, March 10, 1918).

CAPITAL.

Amount of capital, authorized, subscribed and paid in cash.....\$ 1,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.
United States of America Liberty Loan, 1928, 4½ p.c.	\$ 53,000 00	\$ 53,000 00
Carried out at market value.....		\$ 53,000 00

Other Assets in Canada.

Cash in Canadian Bank of Commerce, Vancouver, B.C.	15,211 32
Interest accrued.....	656 98
Agents' balances and premiums uncollected (\$908 67 prior to Oct. 1, 1919).....	2,785 08
Total assets in Canada	\$ 71,653 38

LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid	1,804 03
Net amount of claims, unadjusted.....	3,184 78
Total net amount of unsettled claims.....	\$ 4,988 81
Reserve of unearned premiums, \$42,069 57; carried out at 80 per cent.....	33,655 66
Taxes due and accrued.....	2,238 82
Loss expenses due and accrued.....	63 78
Total liabilities in Canada	\$ 40,947 07

INCOME IN CANADA.

Gross cash received	\$ 97,254 54
Deduct reinsurance, \$7,187 16; return premiums, \$22,753 52.....	29,940 68
Total net cash received for premiums	\$ 67,313 86
Received for interest on bonds	2,250 50
Total income in Canada.....	\$ 69,564 36

10 GEORGE V, A. 1920

THE FIRE ASSOCIATION—Continued,
EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years.....	\$ 4,219 81	
Amount paid for claims occurring during the year.....	\$ 17,726 86	
Deduct reinsurances.....	1,399 39	
Net amount paid for said claims.....	\$ 16,327 47	
Total net amount paid for claims.....	\$	20,547 28
Paid for commission or brokerage.....		16,463 58
Paid for commission on profits.....		138 45
Taxes.....		1,122 64
Loss adjustment expense.....		111 69
Salaries of chief agency.....		311 40
Miscellaneous expenditure: Advertising, \$23.50; postage, telegrams, telephones and express, \$69.67; printing and stationery, \$60.53; underwriters' boards, tariff associations, etc., \$611.95; sundry, \$194.25.....		959 90
Total expenditure in Canada.....	\$	39,654 94

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at December 31, 1918.....	\$ 6,087,927	\$ 67,399 92
Taken during 1919, new and renewed.....	8,260,376	97,294 71
Total.....	\$14,348,303	\$ 164,694 63
Deduct terminated.....	7,382,528	73,820 20
Gross in force at end of 1919.....	\$ 6,965,775	\$ 90,874 43
Deduct reinsured.....	407,953	6,790 74
Net in force at December 31, 1919.....	\$ 6,557,822	\$ 84,083 69

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

LEDGER ASSETS.

Book value of real estate.....	\$ 638,528 14
Mortgage loans on real estate, first liens.....	3,107,961 66
Loans secured by pledge of bonds, stocks or other collateral.....	80,225 00
Book value of bonds and stocks.....	8,697,399 37
Cash on hand, in banks and in trust companies.....	1,297,963 41
Agents' balances.....	1,462,866 85
Total ledger assets.....	\$15,284,944 43

NON-LEDGER ASSETS.

Interest due and accrued.....	166,837 09
Rents due and accrued.....	107 82
Market value of real estate, bonds and stocks over book value.....	12,416 53
Reinsurance recoverable on paid losses.....	21,488 68
Gross assets.....	\$15,485,794 55
Deduct assets not admitted.....	546,959 62
Total admitted assets.....	\$14,938,834 93

LIABILITIES.

Net amount of unpaid claims.....	\$ 907,151 48
Total unearned premiums.....	7,149,614 54
Amount reclaimable by the insured on perpetual fire insurance policies.....	1,347,583 45
Salaries, rents, expenses, bills, etc., due or accrued (estimated).....	12,340 21
Taxes due and accrued (estimated).....	281,652 34
Contingent commissions or other charges due or accrued.....	55,000 00
Total liabilities, except capital stock.....	\$ 9,753,341 92
Capital paid up in cash.....	1,000,000 00
Surplus over all liabilities, including capital stock.....	4,185,493 01
Total liabilities.....	\$14,938,834 93

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THE FIRE ASSOCIATION—*Concluded.*

INCOME.

Net cash received for premiums.....	\$ 8,428,892 26
Deposit premiums written on perpetual risk (gross).....	28,020 89
Interest and dividends.....	540,678 40
Rents.....	51,930 88
Earned deposits on perpetual policies cancelled.....	9,033 87
Agents' balances previously charged off.....	1,543 15
Gross profit on sale or maturity of real estate, bonds and stocks.....	23,854 50
Total income.....	<u>\$ 9,083,953 95</u>

DISBURSEMENTS.

Net amount paid for claims.....	\$ 3,563,251 20
Expenses of adjustment and settlement of losses.....	58,433 45
Interest or dividends to stockholders.....	400,000 00
Agents' allowances including commissions or brokerage.....	1,695,053 62
Total field supervisory expenses.....	258,341 24
Salaries, fees and all other charges of officers, directors, trustees, home and department office employees.....	504,970 10
Rents.....	79,372 30
Fire department, patrol and salvage corps assessments, fees, taxes and expenses.....	223,067 73
Inspections and surveys including underwriters' board and tariff associations.....	177,836 07
Federal taxes.....	197,864 23
Deposit premiums returned on perpetual risks.....	93,056 91
Agents' balances charged off.....	805 28
Gross loss on sale of real estate, stocks and bonds.....	226,790 32
Real estate expenses.....	41,285 81
All other disbursements.....	120,949 09
Total disbursements.....	<u>\$ 7,641,077 35</u>

RISKS AND PREMIUMS—FIRE RISKS.

Amount of policies written or renewed during the year.....	\$1,184,246,250 00
Premiums thereon.....	12,345,160 60
Amount terminated during the year.....	1,048,757,756 00
Premiums thereon.....	10,850,697 90
Net amount in force December 31, 1919.....	1,277,020,845 00
Premiums thereon.....	13,127,311 74
Perpetual Risks.....	<u>\$ 65,072,733 00</u>
Premiums thereon.....	<u>1,476,637 31</u>

10 GEORGE V, A. 1920

THE FIRE INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, HON. SENATOR R. DANDURAND, K.C., P.C.—Vice-President and Manager, J. E. CLEMENT—Secretary, J. A. BLONDEAU—Principal Office, Montreal.

(Incorporated May 18, 1916, by an Act of the Parliament of Canada, 6-7 George V, Chap. 53. Dominion license issued October 28, 1918.)

CAPITAL.

Amount of joint stock capital authorized.....	\$ 500,000 00
Amount subscribed.....	484,000 00
Amount paid in cash.....	<u>191,520 00</u>

(For List of Shareholders, see Appendix.)

ASSETS.

Bonds and debentures owned:—

	Par value.	Book value.	Market value.
*Dom. of Canada Victory Loan, 1933, 5½ p.c.....	\$ 150,400 00	\$ 152,948 88	\$ 150,400 00
Dom. of Canada Victory Loan, 1922, 5½ p.c.....	10,200 00	10,400 00	10,200 00
Dom. of Canada war Loan, 1934, 5½ p.c.....	50,000 00	50,000 00	50,000 00
Dom. of Canada war Loan, 1937, 5½ p.c.....	1,000 00	1,033 75	1,000 00
French Rentes, 89,730 Fcs., 4 p.c.....	24,125 00	10,655 90	10,655 90
Montreal Stock, 1932, 4 p.c.....	48,666 66	39,965 06	43,313 33
Total par, book and market values.....	<u>\$ 284,391 66</u>	<u>\$ 265,003 59</u>	<u>\$ 265,569 23</u>

Carried out at book value.....	\$ 265,003 59
Cash in banks, viz:—	
Banque Nationale, Montreal.....	\$ 27,880 31
Royal Bank of Canada, Montreal.....	36,066 36
Total cash in banks.....	<u>63,946 67</u>
Total ledger assets.....	<u>\$ 328,950 26</u>

OTHER ASSETS.

Market value of bonds and debentures over book-value.....	565 64
Taxes recoverable from reinsurers.....	5,237 49
Interest accrued.....	2,442 10
Agents' balances and premiums uncollected (\$1,770.68 prior to October 1, 1919).....	35,202 59
Total assets.....	<u>\$ 373,398 08</u>

LIABILITIES.

Net amount of claims, unadjusted.....	\$ 2,106 35
Reserve of unearned premiums, \$91,019.33; carried out at 80 per cent.....	72,815 46
Reinsurance premiums due.....	3,552 37
Reinsurers reserve deposit.....	73,552 03
Salaries, rent, advertising, etc.....	250 00
Taxes due and accrued.....	5,437 15
Total liabilities.....	<u>\$ 157,733 36</u>
Excess of assets over liabilities.....	\$ 215,664 72
Capital stock paid in cash.....	<u>191,520 00</u>
Surplus of assets over all liabilities and paid up capital.....	<u>\$ 24,144 72</u>

* \$100,000 on deposit with Receiver General.

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THE FIRE INSURANCE COMPANY OF CANADA—*Concluded.*

INCOME.

Gross cash received for premiums	\$ 292,830 95	
Deduct reinsurances, \$131,381.26; return premiums, \$32,925.22	164,306 48	
Net cash received during the year	\$ 128,524 47	
Cash received for interest on investments	5,952 52	
Total	\$ 134,476 99	
Received for calls on capital	73,960 00	
Total income	\$ 208,436 99	

EXPENDITURE.

Paid for claims occurring in previous years	\$ 4,134 78	
Deduct reinsurances	2,204 57	
Net paid for said claims	\$ 1,930 21	
Paid for claims occurring during the year	\$ 36,193 20	
Deduct savings and salvage, \$5; reinsurances, \$19,237.62	19,242 62	
Net paid for said claims	\$ 16,950 58	
Total net paid for all claims	\$ 18,880 79	
Paid for commission or brokerage	20,507 21	
Taxes	4,284 60	
Salaries, Head Office, \$14,774.81; travelling expenses, \$1,398.02	16,172 83	
Miscellaneous expenditure, viz: Advertising, \$1,538.31; fire departments, etc., \$54.79; furniture and fixtures, \$49.56; inspections and surveys, \$224.49; legal expenses, \$913.58; maps and plans, \$328.34; agents' charges, \$421.75; postage, telegrams, etc., \$805.43; printing and stationery, \$3,562.16; rents, \$864.03; underwriters' boards, etc., \$821.95; agencies supplies, \$794.59; donations, \$35.48; bank exchange, \$129.47; general expenses, \$629.19; light, \$103.23; tabulating system, \$368.62	11,647 97	
Total expenditure in Canada	\$ 71,493 40	

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at Dec. 31, 1918	\$ 118,454 64	
Amount of cash income	208,436 99	
Total	\$ 326,891 63	
Amount of cash expenditure	71,493 40	
Amount of ledger assets at Dec. 31, 1919 (\$328,950.26 less ledger liability, \$73,552.03)	\$ 255,398 23	

STATEMENT OF REINSURANCES OF CANADIAN BUSINESS IN COMPANIES NOT
LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums paid to unlicensed companies	\$ 130,225 35	
Amount of commission thereon	38,574 25	
Amount of losses recovered from said companies	21,442 19	
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$66,686.53; carried out at 80 per cent.	53,349 22	
Amount of losses due and recoverable from such companies	5,937 33	
Amount of reinsurance premiums payable to such companies	2,419 86	
Amount of cash or other securities held as security for recovery of losses, etc.	73 552 03	

RISKS AND PREMIUMS.

	Amount.	Premiums.
Gross in force at Dec. 31, 1918	\$ 2,858 093	\$ 28,050 08
Taken during 1919, new and renewed	35,109 616	319,554 89
Total	\$ 37,967 709	\$ 347,604 97
Deduct terminated	9,678,919	74,944 51
Gross in force at end of 1919	\$ 28,288,790	\$ 272,660 46
Deduct reinsured	12,919,524	124,328 90
Net in force at December 31, 1919	\$ 15,369,266	\$ 148,331 56

10 GEORGE V, A. 1920

FIREMAN'S FUND INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, J. B. LEVINSON—Secretary, HERB'T. P. BLANCHARD—Principal Office, San Francisco,
Cal.—Chief Agent in Canada, G. T. McMURRICH—Head Office in Canada, Toronto.

(Incorporated May 6, 1863. Dominion license issued November 13, 1912.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash..... \$ 1,500,000 00

ASSETS IN CANADA.

Held solely for the Protection of Canadian Policyholders.

Bonds and debts, on deposit with Receiver General, viz:—

<i>Governments—</i>	Par value.	Book value.
Dom. of Canada War Loan, 1926, 5 p.c.....	\$ 22,000 00	\$ 21,780 00
Dom. of Canada War Loan, 1935, 5 p.c.....	100,000 00	100,000 00
United States Liberty Loan, 1928, 4½ p.c.....	50,000 00	50,000 00
California (State Highway Act), 1920, 4 p.c.....	15,000 00	15,000 00
California (State Highway Act), 1932, 4 p.c.....	4,000 00	4,080 00
California (State Highway Act), 1950, 4 p.c.....	1,000 00	1,040 00
California (State Highway Act), 1956, 4 p.c.....	5,000 00	5,250 00

Total on deposit with Receiver General..... \$ 197,000 00 \$ 197,150 00

Carried out at market value..... \$ 197,150 00

Other Assets in Canada.

Cash in banks in Canada, viz:—

Bank of Nova Scotia, Toronto.....	\$ 43,844 17
Sterling Bank, Toronto.....	14,698 30
Imperial Bank, Toronto.....	2,942 85
Bank of Montreal, Winnipeg.....	10,403 85
Bank of Commerce, Victoria.....	37,141 52
Bank of Commerce, Calgary.....	27,238 58

Total cash in banks..... 136,269 27

Agents' balances and premiums uncollected, viz:—

Fire.....	\$ 52,036 92
Automobile (including Fire Risk).....	1,662 49
Inland Transportation.....	190 97

Total..... 53,890 38

Office furniture and plans..... 319 12

Deposit National Park Bank, New York..... 11,118 25

Advances to Inspector..... 50 00

Total assets in Canada..... \$ 398,797 02

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted.....	\$ 72,769 82
Net amount of automobile (including fire risk) claims, unadjusted.....	2,510 00
Net amount of inland transportation claims, unadjusted.....	121 51

Total net amount of unsettled claims..... \$ 75,401 33

Reserve of unearned premiums, viz:—

Fire.....	\$ 168,734 69
Automobile (including Fire Risk).....	7,446 57
Inland Transportation.....	1,046 58

Total, \$177,227.84 carried; out at 80 per cent..... 141,782 27

Taxes due and accrued..... 2,000 00

Salaries, rent, advertising, agency and other expenses, due and accrued..... 2,000 00

Total liabilities in Canada..... \$ 221,183 60

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FIREMAN'S FUND—Continued.

INCOME IN CANADA.

Premiums.	Class of Business.		
	Fire.	Automobile (including Fire Risk).	Inland Trans- portation.
Gross cash received.....	\$ cts. 289,157 34	\$ cts. 18,948 82	\$ cts. 5,203 20
Less reinsurance.....	14,382 07		
Less return premiums.....	60,317 69	2,923 98	330 43
Total deduction.....	74,699 76		
Net cash received.....	214,457 58	16,024 84	4,872 77
Net cash received for premiums for all classes of business.....	\$ 235,355 19		
Cash received for interest on investments.....	10,068 93		
Total income in Canada.....	\$ 245,424 12		

EXPENDITURE IN CANADA.

Claims.	Class of Business.		
	Fire.	Automobile (including Fire Risk).	Inland Trans- portation.
Amount paid for claims occurring in previous years.....	\$ cts. 35,858 24	\$ cts. 965 00	\$ cts. 2,589 22
Less savings and salvage.....	5,263 00		
Net paid for said claims.....	30,595 24		
Paid for claims occurring during the year.....	66,112 22	5,670 28	8,976 32
Less savings and salvage.....	1,773 93	425 00	1,558 24
Less reinsurances.....	69 31		
Total deduction.....	1,843 24		
Net payments for said claims.....	64,268 98	5,245 28	7,418 08
Total net payments for claims.....	94,864 22	6,210 28	10,007 30
Total net payments for claims for all classes of business.....	\$ 111,081 80		
Commission and brokerage: fire, \$53,392.64; other, \$5,353.67.....	58,746 31		
Taxes, fire, \$7,402.33; other, \$219.53.....	7,621 86		
*Salaries and fees: Salaries: general and special agents.....	7,695 90		
†Miscellaneous expenditure, viz: maps and plans, \$35.13, postage, telegrams, telephones and express, \$846.66; printing and stationery, \$178.11; underwriters' boards, associations, etc., \$3,059.45; general expenses, \$3,448.67.....	7,568 02		
Total expenditure in Canada.....	\$ 192,713 89		

*(\$7,395.90 belongs to fire business).

†(\$7,111.71 belongs to fire business).

10 GEORGE V, A. 1920

FIREMAN'S FUND—Continued.

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Automobile (Including Fire Risk).	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1918	20,661,110	254,313 69	466,290	11,840 68
Taken in 1919, new and renewed	33,685,647	317,455 45	1,027,153	19,464 45
Totals	54,346,757	571,769 05	1,493,443	31,305 13
Less ceased	25,870,982	281,744 63	866,849	16,411 99
Gross in force at end of 1919	28,475,775	287,024 42	626,584	14,893 14
Less reinsured...	1,430,782	10,964 78		
Net in force at end of 1919.	27,044,993	276,059 64	626,584	14,893 14

Risks and Premiums.	Class of Business.	
	Inland Transportation.	
	Amount.	Premiums.
	\$	\$ cts.
Gross in force at end of 1918.	246,833	2,776 54
Taken in 1919, new and renewed	988,204	5,441 19
Totals	1,235,037	8,217 73
Less ceased	1,018,987	6,124 57
Gross and net in force at end of 1919	216,050	2,093 16

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

LEDGER ASSETS.

Book value of real estate	\$ 420,169 70
Mortgage loans on real estate, first liens	1,872,814 35
Loans on bonds, stocks, etc.	92,175 00
Book value of bonds and stocks	11,635,853 08
Cash on hand, in trust companies and in banks	2,736,705 01
Agents' balances and bills receivable	4,123,043 38
Total ledger assets	\$20,880,760 52

NON-LEDGER ASSETS.

Interest due and accrued	193,781 03
Other non-ledger assets	8,481 06
Gross non-ledger assets	\$21,083,022 61
Deduct assets not admitted	1,072,169 66
Total admitted assets	\$20,010,852 95

LIABILITIES.

Net amount of unpaid claims	\$ 2,307,185 95
Total unearned premiums	9,895,543 90
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	10,500 00
Federal, state and other taxes due or accrued (estimated)	675,000 00
Contingent commissions or other charges due or accrued	225,000 00
Reserve for unpaid liability losses	7,854 64
Dividends earned and declared	90,000 00

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FIREMAN'S FUND—*Concluded.*LIABILITIES—*Concluded.*

Total liabilities, excluding capital stock	\$13,211,084 49
Capital stock paid up in cash	1,500,000 00
Special reserve fund	750,000 00
Guaranty surplus fund	750,000 00
Surplus over all liabilities and capital stock	3,799,768 46
Total liabilities	\$20,010,852 95

INCOME.

Net cash received for premiums	15,128,039 88
Rents	37,231 80
Interest and dividends	664,576 42
Gross profit on sale or maturity of stocks	11,261 89
Agents' balances charged off	1,533 61
Total income	\$15,842,643 60

DISBURSEMENTS.

Net amount paid for claims	\$ 7,255,160 38
Expenses of adjustment and settlement of claims	144,242 84
Interest or dividends to stockholders	345,000 00
Commissions or brokerage	2,962,043 85
Field supervisory expenses	486,893 92
Salaries, fees and all other charges of officers, directors, trustees and home office employees	657,125 38
Rents	71,337 67
Inspections and surveys including underwriters boards and tariff associations	185,519 08
Federal taxes	148,367 54
State taxes on premiums, Insurance Department licenses and fees	333,162 38
Real estate taxes, \$9,222.81; other expenses, \$20,331.92	29,584 73
Agents' balances charged off	3,540 98
Gross loss on sale or maturity of real estate and bonds	77,650 19
All other disbursements	351,296 16
Exchange	313,952 67
Total disbursements	\$13,367,867 77

RISKS AND PREMIUMS.

Amount of policies written or renewed during the year, fire	\$1,209,408,587 00
Premiums thereon	12,884,591 09
Amount of policies terminated during the year	997,265,404 00
Premiums thereon	10,895,403 17
Net amount in force at December 31, 1919	1,225,672,976 00
Premiums thereon	13,628,208 69

10 GEORGE V, A. 1920

FIREMEN'S INSURANCE COMPANY OF NEWARK, N.J.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, DANIEL H. DUNHAM—Secretary, A. H. HASSINGER—Principal Office, Newark, N.J.
 Chief Agents in Canada, B. B. and WILSON SMITH—Head Office in Canada,
 Winnipeg.

(Incorporated December 3, 1855. Dominion license issued May 22, 1912.)

CAPITAL.

Amount of joint stock capital authorized.....	\$ 2,000,000 00
Amount subscribed and paid in cash.....	<u>1,250,000 00</u>

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debts. on deposit with Receiver General, viz.:—

	Par value.	Market value.
Dominion of Canada War Loan, 1937, 5 p.c.....	\$ 20,000 00	\$ 19,200 00
City of Hamilton, 1934, 4½ p.c.....	20,000 00	18,800 00
City of Toronto, 1948, 4 p.c.....	67,646 66	57,499 66
Canadian Northern Railway Winnipeg Terminal (g'teed by Prov. of Manitoba), 1939, 4 p.c.....	10,000 00	8,200 00
Winnipeg General Hospital, 1st mortgage (g'teed by Prov. of Manitoba), 1944, 5 p.c.....	10,000 00	9,400 00

Total on deposit with Receiver General.....	<u>\$ 127,646 66</u>	<u>\$ 113,099 66</u>
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Carried out at market value.....	\$	113,099 66
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Other Assets in Canada.

Cash in Bank of Montreal, Winnipeg.....	11,058 58
Interest accrued.....	2,236 25
Agents' balances and premiums uncollected (\$1,491.23 on business prior to Oct. 1, 1919).....	22,333 46

Total assets in Canada.....	\$	<u>148,727 95</u>
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LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid.....	\$ 5,409 16
Net amount of claims, unadjusted.....	2,542 14
Total net amount of unsettled claims.....	\$ 7,951 30
Reserve of unearned premiums, \$91,847.55; carried out at 80 per cent.....	73,478 28
Taxes due and accrued.....	26,486 13
Reinsurance premiums, due.....	6 26
Total liabilities in Canada.....	\$ <u>107,921 97</u>

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 132,702 36
Deduct reinsurances, \$4,510.22; return premiums, \$19,382.96.....	23,893 18
Net cash received for premiums.....	\$ 108,809 18
Received for interest.....	135 53
Total income in Canada.....	\$ <u>108,944 71</u>

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FIREMEN'S INSURANCE--Continued.

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	\$ 4,083 06	
Deduct reinsurances, \$13.43; savings and salvage, \$331 02	344 45	
Net amount paid for said claims.....	\$ 3,738 61	
Amount paid for claims occurring during the year.....	\$ 18,826 88	
Deduct reinsurances, \$510.06; savings and salvage, \$25	535 06	
Net amount paid for said claims.....	\$ 18,291 82	
Total net amount paid for claims.....	\$ 22,030 43	
Commission or brokerage.....	24,818 25	
Salaries, fees and all other charges of officials. Salaries: General and special agents, \$3,101.98; travelling expenses: officials, \$1,309 52	4,411 50	
Taxes, licenses and fees.....	4,172 63	
Miscellaneous expenditure, viz.:—Maps and plans, \$627 01; legal expenses, \$7 10; loss and adjustment, expenses, \$697 43; postage, telegrams, telephones, express, \$284 38; print- ing and stationery, \$395 80; underwriters' boards, tariff associations, etc., \$1,599 77; miscellaneous agency expenses, \$4 76	3,616 25	
Total expenditure in Canada.....	\$ 59,019 06	

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at end of 1918	\$ 12,699,293	\$ 164,803 15
Taken during 1919, new and renewed	12,259,741	138,598 07
Total.....	\$ 24,959,034	\$ 303,401 22
Deduct terminated.....	10,339,306	117,333 60
Gross in force at end of 1919	\$ 14,619,728	\$ 186,067 62
Deduct reinsured.....	356,731	4,615 44
Net in force at end of 1919	\$ 14,262,997	\$ 181,452 18

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

LEDGER ASSETS.

Book value of real estate	\$ 1,074,129 63
Mortgage loans on real estate, first liens	2,061,700 00
Book value of bonds and stocks owned by the company.....	3,406,746 66
Cash on hand, in trust companies and in banks.....	471,753 77
Agents' balances.....	877,869 56
Total ledger assets	\$ 7,892,199 62

NON-LEDGER ASSETS.

Interest and rents due and accrued	51,376 76
Market value of bonds and stocks over book value	1,281,309 78
Reinsurance recoverable on paid losses	27,294 41
Gross assets.....	\$ 9,252,180 57
Deduct assets not admitted.....	9,678 95
Total admitted assets	\$ 9,242,501 62

10 GEORGE V, A. 1920

FIREMEN'S INSURANCE.—*Concluded.*

LIABILITIES.

Net amount of unpaid claims.....	\$ 924,086 68
Total unearned premiums.....	4,593,871 49
Federal, state and other taxes due or accrued (estimated) ..	125,000 00
Salaries, rents, etc., due or accrued ..	10,000 00
Payments by employees on account Liberty Bonds purchased by them ..	981 69
Home office commissions, brokerage and other charges, due or to become due to agents and brokers ..	5,842 94
Contingent commissions, due or accrued ..	30,000 00
Principal unpaid on script, etc ..	2,326 04
Total liabilities, excluding capital stock ..	\$ 5,692,108 84
Capital stock paid in cash ..	1,250,000 00
Surplus over all liabilities ..	2,300,392 78
Total liabilities ..	\$ 9,242,501 62

INCOME.

Net cash received for premiums ..	\$ 5,083,941 07
Received for interest and dividends ..	323,821 41
Rents ..	102,416 35
Income from all other sources ..	7,590 00
Gross increase by adjustment in book value of bonds ..	64,945 35
Agents' balances ..	23 60
Total income ..	\$ 5,582,737 78

DISBURSEMENTS.

Net amount paid during the year for claims ..	\$ 1,977,006 58
Expenses of adjustment and settlement of claims ..	48,929 09
Rents ..	26,200 94
Agents' compensation and allowances ..	1,210,243 15
Salaries, fees and all other charges of officers, directors, trustees and home office employees ..	249,561 81
Inspections, surveys, underwriters' boards and tariff associations ..	97,209 96
Federal taxes ..	35,560 46
State taxes on premiums, Insurance Department licenses and fees, etc ..	213,581 39
Field supervisory expenses ..	115,649 47
Paid stockholders for dividends ..	300,000 00
Real estate expenses ..	86,602 76
Gross decrease by adjustment in book value of stocks ..	50,948 98
All other disbursements ..	69,367 05
Gross loss on sale of real estate ..	513 52
Total disbursements ..	\$ 4,481,375 16

RISKS AND PREMIUMS.

FIRE RISKS.

Amount of risks written or renewed during the year ..	\$ 695,291,889 00
Premiums thereon ..	7,340,896 64
Amount of policies terminated ..	604,496,207 00
Premiums thereon ..	6,350,467 84
Net amount in force at December 31, 1919 ..	834,507,459 00
Premiums thereon ..	8,408,982 54

MARINE RISKS.

Net amount in force at December 31, 1919 ..	\$ 18,908,860 00
Premiums thereon ..	423,110 25

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THE GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, EDWARD HAY—Vice-President, COLONEL J. F. MICHIE—General Manager,
THOS. H. HALL—Assistant Manager and Secretary, HEDLEY C. WRIGHT—
Principal Office, Toronto.

(Incorporated by an Act of the Parliament of Canada, 6 Edward VII, cap. 98; assented to July 13, 1905.
On April 26, 1916, the power of the Company was extended to include Steam Boiler insurance, under
the provisions of section 81 of the Insurance Act, 1910. On December 4, 1917, its power was further
extended to include Guarantee insurance under the provisions of section 77 of the Insurance Act, 1917.
On February 7, 1919, March 27, 1919, and December 12, 1919 its power was further extended to in-
clude hail insurance, fire insurance and automobile insurance respectively, under the provisions of
section 77 of the Insurance Act, 1917. Dominion license issued September 4, 1935.)

CAPITAL.

Amount of joint stock capital authorized	\$ 1,000,000 00
Amount subscribed	400,000 00
Amount paid thereon in cash	100,000 00
Amount of premium on capital stock paid in by stockholders	60,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Book value of bonds and debentures. (For details, see Schedule B)	\$ 448,974 03
Book value of stocks (For details, see Schedule C)...	70,095 87
Cash at head office	310 00
Cash banks:—	
Imperial Bank of Canada, Vancouver, B.C.	\$11,912 76
Imperial Bank of Canada, Toronto	43,161 79
Imperial Bank of Canada, Winnipeg, Man.	2,297 13
Total cash in banks	57,371 68
Balance due from officials' travelling expenses account, \$282 76; General Accident Fire Corp., Ltd., \$1,067 51; Northwest Adjustment and Inspection Co., \$300	1,650 27
Agents' ledger balances	1,106 13
Total ledger assets	\$ 579,507 98
Deduct market value of bonds, debts, and stocks under book value.	32,975 77
	\$ 546,532 21

OTHER ASSETS.

Interest accrued	5,855 11
Agents' balances and premiums uncollected, viz.:—	
Fire—In Canada	\$ 8,793 11
Accident—In Canada (\$348 93 on business prior to Oct. 1, 1919)	4,387 83
Accident—Outside Canada	76 65
Automobile (excluding Fire Risk) In Canada (\$672 17 on business prior to Oct. 1, 1919)	17,168 16
Automobile (excluding Fire Risk)—Outside Canada	14 42
Liability—In Canada (\$499 79 on business prior to Oct. 1, 1919)	16,474 90
Liability—Outside Canada	—31 04
Guarantee—In Canada (\$230 05 on business prior to Oct. 1, 1919)	2,203 14
Hail—In Canada (on business prior to Oct. 1, 1919)	3,825 49
Sickness—In Canada (\$285 27 on business prior to Oct. 1, 1919)	3,059 30
Sickness—Outside Canada	30 10
Steam Boiler—In Canada (\$583 64 on business prior to Oct. 1, 1919)	6,970 92
Steam Boiler—Outside Canada	188 64
Total	63,161 62
Plans, \$257 78; furniture and fixtures, \$4,668 01; auto, \$599 25	5,525 04
Total assets	\$ 621,073 98

10 GEORGE V, A. 1920

THE GENERAL ACCIDENT—*Continued.*

LIABILITIES.

(1) *Liabilities in Canada.*

Unsettled claims—	
Fire claims, unadjusted.....	\$ 1,783 85
Accident claims, unadjusted.....	2,500 00
Combined Accident and Sickness claims, unadjusted.....	6,000 00
Automobile (excluding Fire Risk) claims, unadjusted.....	42,000 00
Liability claims, unadjusted.....	25,000 00
Guarantee claims, unadjusted.....	824 32
Hail claims, unadjusted.....	85 00
Sickness claims, unadjusted.....	5,000 00
Steam Boiler claims, unadjusted.....	191 40
Total net amount of unsettled claims.....	\$ 83,384 57
Reserve of unearned premiums:—	
Fire.....	\$ 12,333 82
Accident.....	22,152 42
Combined Accident and Sickness.....	5,708 52
Automobile (excluding Fire Risk).....	71,106 89
Liability.....	35,584 42
Guarantee.....	8,916 64
Sickness.....	12,631 72
Steam Boiler.....	65,722 31
Total reserve, \$234,156.74; carried out at 80 per cent.....	187,325 40
Due and accrued for salaries, rent, etc.....	3,307 00
Due for reinsurance:—	
Fire.....	\$ 49 64
Accident.....	416 04
Automobile (excluding Fire Risk).....	— 40 84
Liability.....	70 37
Guarantee.....	— 44 00
Hail.....	133 05
Sickness.....	331 24
Steam Boiler.....	16 38
Totals.....	931 88
Taxes due and accrued.....	12,118 03
Reserve on unlicensed reinsurance, unsecured.....	4,202 76
Balances held to credit of unlicensed reinsurers.....	10,384 04
Total liabilities in Canada.....	\$ 301,653 68

(2) *Liabilities in other Countries.*

Amount of liability claims, unadjusted.....	\$ 1,000 00
Reserve of unearned premiums:—	
Accident.....	\$ 323 75
Automobile (excluding Fire Risk).....	38 44
Liability.....	99 87
Sickness.....	74 35
Steam Boiler.....	1,595 63
Total reserve, \$2,132 04; carried out at 80 per cent.....	1,705 63
Total liabilities in other countries.....	\$ 2,705 63
Total liabilities in all countries.....	\$ 304,359 31
Excess of assets over liabilities.....	\$ 316,714 67
Capital stock paid in cash.....	100,000 00
Surplus over liabilities and capital.....	\$ 216,714 67

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THE GENERAL ACCIDENT—Continued.

INCOME.

Premiums.	Class of Business.								
	Fire.	Accident (Includ. Property Damage Teams.)		Combined Accident and Sickness.	Automobile (excluding Fire Risk).		Liability.		Guarantee.
	In Canada.	In Canada.	Outside Canada.	In Canada.	In Canada.	Outside Canada.	In Canada.	Outside Canada.	In Canada.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	25,155 59	51,152 53	797 25	78,164 88	146,069 74	4 88	83,041 57	267 51	16,305 03
Less reinsurance.....	16,404 39	2,771 91			539 73		1,642 12		6,134 00
Net cash received.....	8,751 20	48,380 62	797 25	78,164 88	145,530 01	4 88	81,399 45	267 51	10,171 03

Premiums.	Class of Business.				
	Hail.	Sickness.		Steam Boiler.	
	In Canada.	In Canada.	Outside Canada.	In Canada.	Outside Canada.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	48,019 35	31,288 96	136 40	47,654 72	1,045 70
Less reinsurance.....	11,618 27	1,210 61		705 28	
Net cash received.....	36,401 08	30,078 35	136 40	46,949 44	1,045 70

Net cash received for premiums for all classes of business in all countries \$ 488,077 80
 Cash received for interest on investments 27,045 30

Total income..... \$ 515,123 10

EXPENDITURE.

	Class of Business.										
	Fire.	Accident (Including Property Damage Teams.)		Combined Accident and Sickness.	Automobile (excluding Fire Risk.)	Liability.		Hail.	Sickness.		Steam Boiler.
	In Canada.	In Canada.	Outside Canada.	In Canada.	In Canada.	In Canada.	Outside Canada.	In Canada.	In Canada.	In Canada.	In Canada.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....		8,834 24		10,272 20	23,610 00	29,257 43	8,500 00		6,510 27	21 07	283 28
Less reinsur.....		2,473 47			66 25				525 00		
Net payment for said cl.....		6,360 77			23,543 75				5,985 27		
Pd for claims occur. dur. the year....	6,752 78	17,071 12	75 00	30,565 84	45,802 78	18,076 56		39,518 20	14,706 37	53 03	2,463 31
Less reinsur.....	3,400 25	1,213 18				133 75		10,300 98	523 20		
Net payment for said claims.....		15,857 94				17,942 81			14,183 17		
Total net payment for claims.....	3,352 53	22,218 71	75 00	40,838 04	69,346 53	47,200 24	8,500 00	29,217 22	20,168 44	74 10	2,746 59

10 GEORGE V. A. 1920

THE GENERAL ACCIDENT—*Continued.*EXPENDITURE—*Concluded.*

Total net payment for claims for all classes of business	\$ 243,737 40
Commission (including \$642.11 commission on profits other) and brokerage fire, \$1,040.98; other, \$122,108.39	123,149 37
Taxes, fire, \$974.10; other, \$11,837.93	12,812 03
*Salaries, fees and travelling expenses:—Salaries:—Head office, \$54,955.93; general and special agents, \$1,058.12; fees:—directors, \$1,727.05; auditors, \$375; travelling expenses, \$15,602.75	73,718 85
†Miscellaneous expenditure, viz:—Advertising, \$1,169.34; furniture and fixtures, \$2,113.52; elevator inspection fees, \$1,302.75; postage, telegrams, etc., \$2,817.04; legal expenses, \$496.50; printing and stationery, \$9,194.08; rents, \$4,294.82; underwriters' boards, associations, etc., \$2,767.99; sundry charges and expenses, \$2,493.80; maps and plans, \$286.42; medical fees \$1,125	28,061 17
Total expenditure	\$ 481,478 82

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1918	\$ 535,479 66
Amount of income as above	515,123 10
Total	\$ 1,050,602 76
Amount of expenditure as above	481,478 82
Balance, net ledger assets, December 31, 1919, (\$579,507.98, less \$10,384.04 ledger liability)	\$ 569,123 94

*(\$3,270.17 belongs to fire business).

†(\$2,903.03 belongs to fire business.)

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THE GENERAL ACCIDENT—Continued.

SUMMARY OF RISKS AND PREMIUMS.

	In Canada.			In other Countries.			Total in all Countries.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
<i>Fire.</i>									
Taken in 1919, new	1,125	3,742,850	39,862 81						
Less ceased	82	516,174	4,420 01						
Gross in force at end of 1919	1,043	3,226,676	35,442 80						
Less reinsured		1,367,563	15,674 99						
Net in force at end of 1919	1,043	1,859,113	19,767 81						
<i>Accident (including P.D. Teams)</i>									
Gross in force at end of 1918	3,162	8,852,425	47,259 04	92	153,750	773 25	3,254	9,006,175	48,032 29
Taken during the year—new	638	1,906,732	11,700 17	16	39,000	166 00	654	1,945,732	11,866 17
renewed	3,816	10,821,225	49,337 82	92	149,500	684 50	3,908	10,970,725	50,222 32
Total	7,616	21,580,382	108,497 03	200	342,250	1,623 75	7,816	21,922,632	110,120 78
Less ceased	4,445	12,983,992	61,213 35	103	220,750	976 25	4,548	13,204,742	62,191 80
Gross in force at end of 1919	3,171	8,596,390	47,281 48	97	121,500	647 50	3,268	8,717,890	47,928 98
Less reinsured		623,250	2,976 63					623,250	2,976 63
Net in force at end of 1919	3,171	7,973,140	44,304 85	97	121,500	647 50	3,268	8,094,640	44,952 35
<i>Combined Accident and Sickness (Factory and Industrial)</i>									
Gross in force at end of 1918	596	336,200	4,902 43						
Taken during the year, new	2,600	948,500	16,928 22						
renewed	4,883	739,200	7,007 35						
Total	8,079	2,023,900	28,838 22						
Less ceased	7,352	1,648,300	23,129 70						
Gross and net in force at end of 1919	697	375,600	5,708 52						
<i>Auto (excluding Fire Risk)</i>									
Gross in force at end of 1918	3,679	18,056,690	113,902 42	236	1,313,000	548 05	3,915	19,369,690	114,450 47
Taken during the year, new	2,206	14,985,140	91,478 20	3	20,000	82 84	2,209	15,005,140	91,561 04
renewed	3,641	18,264,920	122,536 85				3,641	18,264,920	122,536 85
Total	9,526	51,306,750	327,917 47	239	1,333,000	630 89	9,765	52,639,750	328,548 26
Less ceased	5,139	28,855,110	185,676 76	236	1,313,000	554 01	5,375	30,168,110	186,230 77
Gross in force at end of 1919	4,387	22,451,640	142,240 71	3	20,000	76 88	4,390	22,471,640	142,317 59
Less reinsured		12,500	26 93					12,500	26 93
Net in force at end of 1919	4,387	22,439,140	142,213 78	3	20,000	76 88	4,390	22,459,140	142,290 66
<i>Liability Risks.</i>									
Gross in force at end of 1918	563	6,083,600	63,525 13	25	220,000	601 84	588	6,303,600	64,126 97
Taken during the year, new	478	3,508,500	53,455 25			93 08	478	3,508,500	83,548 33
renewed	388	3,351,800	33,654 81				388	3,351,800	33,654 81
Total	1,429	12,943,900	180,635 19	25	220,000	694 92	1,454	13,163,900	181,330 11
Less ceased	651	7,078,500	114,732 85	12	115,000	281 86	663	7,193,500	115,014 71
Gross in force at end of 1919	778	5,865,400	65,902 34	13	105,000	413 06	791	5,970,400	66,315 40
Less reinsured		112,500	1,156 41					112,500	1,156 41
Net in force at end of 1919	778	5,752,900	64,745 93	13	105,000	413 06	791	5,857,900	65,158 99

10 GEORGE V, A. 1920

THE GENERAL ACCIDENT—Continued.

SUMMARY OF RISKS AND PREMIUMS—Concluded.

Risk. and Premiums.	Guarantee—In Canada.		
	No.	Amount.	Premiums.
		\$	\$ cts.
Gross in force at end of 1918	51	656,528	4,231 32
Taken in 1919—New	153	6,660,095	19,630 31
Renewed	47	333,444	1,634 18
Totals	251	7,650,067	25,495 81
Less ceased	95	595,878	4,543 28
Gross in force at end of 1919	156	7,054,189	20,952 53
Less reinsured		2,003,200	6,076 50
Net in force at end of 1919	156	5,050,989	14,876 03

Risk. and Premiums.	Class of Business.		
	Hail—In Canada.		
	No.	Amount.	Premiums.
Taken in 1919, new	569	\$ 782,618	\$ cts. 55,951 06
Less ceased	569	782,618	55,951 06

Risks and Premiums.	Class of Business.					
	Sickness.					
	In Canada.		In other Countries.		Total in all Countries.	
	No	Premiums.	No	Premiums.	No	Premiums.
		\$ cts.		\$ cts.		\$ cts.
Gross in force at end of 1918	1,855	25,100 83	21	169 45	1,876	25,270 28
Taken in 1919—New	478	6,705 86	1	7 00	479	6,712 86
Renewed	2,499	30,607 64	20	148 70	2,519	30,756 34
Totals	4,832	62,414 33	42	325 15	4,874	62,739 48
Less ceased	3,129	35,764 89	22	176 45	3,151	35,941 34
Gross in force at end of 1919	1,703	26,649 44	20	148 70	1,723	26,798 14
Less reinsured		1,386 00				1,386 00
Net in force at end of 1919	1,703	25,263 44	20	148 70	1,723	25,412 14

Steam Boiler Risks.	Class of Business.								
	In Canada.			In other countries.			Total in all countries.		
	No	Amount	Premiums	No	Amount	Premiums	No	Amount.	Premiums
		\$	\$ cts		\$	\$ cts		\$	\$ cts
Gross in force at end of 1918	980	9,740,562	108,532 56	9	337,500	1,865 40	989	10,078,062	110,397 96
Taken during the year—new and renewed	510	5,174,939	57,906 46	5	177,500	1,914 76	515	5,352,439	59,821 22
Total.	1499	14,915,501	166,439 02	14	515,000	3,780 16	1501	15,430,501	170,219 18
Less ceased.	431	3,770,088	40,547 32	9	337,500	1,865 40	440	4,107,588	42,412 72
Gross in force at end of 1919	1059	11,145,413	125,891 70	5	177,500	1,914 76	1064	11,322,913	127,806 46
Less reinsured		823,333	907 58					823,333	907 58
Net in force at end of 1919	1059	10,322,080	124,984 12	5	177,500	1,914 76	1064	10,499,580	126,898 88

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THE GENERAL ACCIDENT—*Concluded.*

SCHEDULE B.

Bonds and debentures owned by the Company:—

On deposit with Receiver General.

	Par value	Book value.	Market value.
<i>Government—</i>			
Dom. of Canada, Victory Loan, 1933, 5½ p.c.	\$ 15,000 00	\$ 15,000 00	\$ 15,000 00
Dom. of Canada, War Loan, 1937, 5½ p.c.	100,000 00	100,000 00	100,000 00
<i>Cities—</i>			
Brandon, 1952, 4½ p.c.	5,000 00	4,598 16	4,200 00
Cranbrook, 1951, 5 p.c.	5,000 00	4,627 39	3,950 00
Kamloops, 1931, 5 p.c.	5,000 00	5,000 00	4,500 00
Kamloops, 1937, 5 p.c.	5,000 00	4,855 42	4,490 00
Lethbridge, 1940, 4½ p.c.	5,000 00	5,000 00	4,050 00
Moosajaw, 1950, 4½ p.c.	2,006 63	1,926 05	1,645 43
Nanaimo, 1960, 5 p.c.	5,000 00	5,000 00	4,200 00
North Vancouver, 1960, 5 p.c.	3,000 00	2,756 82	2,520 00
Port Arthur, 1939, 5 p.c.	5,000 00	5,322 59	4,600 00
Prince Albert, 1964, 1 to 6 p.c.	18,586 15	16,587 60	9,293 07
Revelstoke, 1960, 5 p.c.	5,000 00	5,000 00	4,100 00
Saskatoon, 1939, 5 p.c.	5,000 00	5,242 88	4,500 00
Toronto, 1924, 4½ p.c.	10,000 00	9,931 56	9,700 00
Valleyfield, 1933, 5 p.c.	3,000 00	3,122 78	2,790 00
Winnipeg, 1925, 4 p.c.	8,000 00	7,987 66	7,360 00
<i>Town—</i>			
North Bay, 1938 to 1943, 5 p.c.	30,892 86	29,442 37	28,730 36
<i>Schools—</i>			
Edmonton, 1921, 4½ p.c.	5,600 00	4,953 47	4,750 00
Verdun (La Rivière St-Fier), 1954, 6 p.c.	15,000 00	15,560 43	15,450 00
Total on deposit with Receiver General	\$ 255,485 64	\$ 251,914 58	\$ 235,738 86

On deposit with the Imperial Bank—

Dom. of Canada Victory Loan, 1937, 5½ p.c.	50,000 00	49,952 22	50,000 00
Dom. of Canada Victory Loan, 1934, 5½ p.c.	9,000 00	9,000 00	9,000 00
Dom. of Canada Victory Loan, 1933, 5½ p.c.	70,000 00	70,695 31	70,000 00
Dom. of Canada Victory Loan, 1922, 5½ p.c.	100 00	100 00	100 00
<i>Cities—</i>			
Cranbrook, 1929, 5 p.c.	3,100 11	3,100 11	2,852 11
Hamilton, 1920 to 1921, 4 p.c.	2,283 00	2,285 05	2,191 68
Niagara Falls, 1930 to 1934, 5 p.c.	6,509 11	6,284 33	6,248 75
Port Arthur, 1924, 4½ p.c.	5,000 00	4,836 55	4,650 00
Revelstoke, 1927, 5 p.c.	2,000 00	1,874 49	1,820 00
Sault Ste. Marie, 1936, 4½ p.c.	4,000 00	3,723 94	3,520 00
Wetaskiwin, 1920 to 1931, 5 p.c.	4,267 42	4,248 00	3,968 70
Wetaskiwin, 1919 to 1960, 5 p.c.	4,771 78	4,771 78	4,151 42
<i>Towns—</i>			
Brampton, 1920 to 1921, 4½ p.c.	3,937 37	3,937 37	3,819 25
Indian Head, 1946, 5 p.c.	5,000 00	4,736 18	4,000 00
North Bay, 1923, 5 p.c.	2,838 43	2,740 08	2,753 28
Red Deer, 1940, 5 p.c.	4,588 26	3,876 75	4,037 67
Red Deer, 1927, 6 p.c.	1,245 17	1,309 20	1,220 27
St. Albert, 1928, 5 p.c.	2,852 07	2,789 37	2,595 38
Valleyfield, 1933, 5 p.c.	2,000 00	2,081 79	1,860 00
Municipality of Strathcona, 1920-1921, 5 p.c.	800 00	800 00	784 00
<i>Schools—</i>			
Strathcona, 1920-1939, 5 p.c.	3,333 40	3,364 93	3,100 06
<i>Miscellaneous—</i>			
Canada Landed and Nat. Investment Co., 1921, 5½ p.c.	10,000 00	10,000 00	10,000 00
Canadian Pacific Ry. Note Certificate, 1924, or earlier, 6 p.c.	1,440 00	1,152 00	1,483 20
Total par, book and market values	\$ 454,551 76	\$ 448,974 03	\$ 429,894 63

SCHEDULE C.

Stocks, viz.:—

	Par value	Book value.	Market value.
325 shares Consumers' Gas Co. stock	\$ 16,250 00	\$ 31,950 12	\$ 23,887 50
72 shares C.P.R. stock	7,200 00	12,514 75	9,576 00
116 shares Imperial Bank stock	11,600 00	25,631 00	22,736 00
Total par, book and market values	\$ 35,050 00	\$ 70,095 87	\$ 56,199 50

10 GEORGE V, A. 1920

GENERAL ACCIDENT FIRE AND LIFE ASSURANCE CORPORATION, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

Chairman, WM. LOW, O.B.E., L.L.D., J.P.—Secretary, J. MAYHEW ALLEN—Principal Office,
Perth, Scotland—Chief Agent in Canada, THOMAS H. HALL—Head Office in Canada,
Toronto.

(Incorporated February 23, 1891. Dominion licensed issued July 14, 1908.)

CAPITAL.

Amount of joint stock capital authorized.....	\$ 6,250,000 00
Amount subscribed.....	5,765,000 00
Amount paid thereon in cash	<u>2,015,000 00</u>

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debts on deposit with Receiver General (<i>For details, see Schedule B.</i>).....	\$ 416,583 99
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Other Assets in Canada.

Market value of debenture deposited with Imperial Bank of Canada (<i>For details, see Schedule C.</i>).....	10,000 00
Market value of bonds and debts held by the company (<i>For details, see Schedule D.</i>).....	115,000 00
Cash at head office in Canada and branch	83 05
Cash in banks:—	
Imperial Bank of Canada, Toronto.....	\$ 29,958 31
Imperial Bank of Canada, Winnipeg.....	24,924 12
Total cash in banks	54,882 43
Interest accrued	7,683 81
Agents' balances and premiums uncollected, viz:—	
Fire (\$274 14 on business prior to Oct. 1, 1919).....	\$ 102,296 91
Automobile (including Fire Risk).....	3,291 42
Total.....	105,588 33
Office furniture and plans	7,921 04
Other assets.....	450 89
Total assets in Canada.....	<u>\$ 748,198 54</u>

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted.....	\$ 39,470 45
Net amount of fire claims, resisted, in suit (accrued in 1918).....	5,100 00
Net amount of fire claims, resisted, not in suit, (accrued in 1917).....	50 00
Net amount of automobile (including fire risk) claims, unadjusted.....	3,980 36
Net amount of hail claims, unadjusted.....	39 38
Total net amount of unsettled claims	\$ 48,640 19
Reserve of unearned premiums, viz:—	
Fire.....	\$ 333,358 58
Automobile (including Fire Risk).....	15,218 22
Total net reserve, \$348,576 80; carried out at 80 per cent thereof	278,861 44
Salaries, rents, etc., due and accrued.....	14,608 34
Taxes due and accrued	45,500 00
Due reinsuring companies (fire), \$2,653.88; automobile (including fire risk), \$322.12; (hail), \$40 50.....	3,016 50
Total liabilities in Canada	<u>\$ 390,626 47</u>

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GENERAL ACCIDENT FIRE AND LIFE—Continued.

INCOME.

Premiums.	Class of Business.		
	Fire.	Automobile (including Fire Risk).	Hail.
	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	519,302 83	46,829 85	11,099 14
Less reinsurance.....	13,792 43	2,874 87	1,564 77
Less return premiums.....	91,405 60	12,247 39	654 58
Total deduction.....	105,198 03	15,122 26	2,219 35
Net cash received.....	414,104 80	31,707 59	8,879 79
Net cash received for premiums for all classes of business.....	\$ 454,692 18		
Cash received for interest on investments.....	29,371 51		
Transfer fees.....	2 00		
Total income in Canada.....	\$ 484,065 69		

EXPENDITURE IN CANADA.

	Class of Business.		
	Fire.	Automobile (including Fire Risk).	Hail.
	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	40,872 91	23 10	
Less savings and salvage.....	1,857 85		
Less reinsurances.....	18,135 14		
Total deduction.....	19,992 99		
Net amount paid for said claims.....	20,879 92		
Amount paid for claims occurring during the year.....	138,079 53	10,993 68	3,793 42
Less savings and salvage.....	1,105 23	15 00	
Less reinsurances.....	3,061 78	1,090 20	142 29
Total deduction.....	4,167 01	1,105 20	
Net amount paid for said claims.....	133,912 52	9,888 48	
Total net amount paid for said claims.....	154,792 44	9,911 58	3,651 13
Total net amount paid for claims for all classes of business.....	\$ 168,355 15		
Paid or allowed for commission or brokerage, fire, \$88,613.43; other, \$13,028.74.....	101,642 17		
Paid or allowed for commission on profits, fire.....	1,874 56		
*Paid for: Salaries of head office officials, \$24,327.26; directors' fees, \$500; auditors' fees, \$250; travelling expenses, officials, \$4,189.73; entertainment, \$251.52.....	29,518 51		
Taxes, fire, \$12,809.64; other, \$921.62.....	13,731 26		
†Miscellaneous expenditure, viz.: Legal expenses, \$260.43; advertising, \$257.25; loss on investments, \$2,550; printing and stationery, \$5,913.35; postage, telegrams, telephones and express, \$1,658.77; rent, \$2,293.46; underwriters' board fees, \$7,765.73; furniture and fixtures, \$1,351.10; maps and plans, \$1,028.26; life assurance scheme, \$10.08; charges, \$2,412.19.....	25,500 62		
Total expenditure in Canada.....	\$ 340,622 27		

*(£26,566.66 belongs to fire business.)

†(\$22,950.56 belongs to fire business.)

10 GEORGE V, A. 1920

GENERAL ACCIDENT FIRE AND LIFE—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risk and Premiums.	Class of Business.			
	Fire.		Automobile (including Fire Risk).	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1918.....	49,295,757	565,676 90	1,133,667	13,048 61
Taken in 1919, New.....	48,224,275	490,434 22	3,588,439	35,836 61
Renewed.....	8,644,059	86,847 70	1,307,897	14,305 21
Totals.....	106,164,091	1,142,958 82	6,030,003	63,190 43
Less ceased	52,444,715	530,066 13	3,325,456	30,047 62
Gross in force at end of 1919.....	53,719,376	612,892 69	2,704,547	33,142 81
Less reinsured.....	1,185,458	15,473 51	273,239	2,706 37
Net in force at end of 1919.....	52,533,918	597,419 18	2,431,308	30,436 44

Risks and Premiums.	Hail.	
	Amount.	Premiums.
	\$	\$ cts.
Taken in 1919.....	151,478	11,099 14
Deduct terminated	151,478	11,099 14

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GENERAL ACCIDENT FIRE AND LIFE—*Concluded.*

SCHEDULE B.

Bonds and debts. on deposit with Receiver General, viz:—

	Par value.	Market value.
<i>Governments—</i>		
Dominion of Canada War Loan, 1937, 5½ p.c.....	\$ 85,000 00	\$ 85,000 00
Prov. of Saskatchewan, 1925, 5 p.c.....	21,000 00	20,790 00
British Gov't. War Stock, 1929, 1947, 5 p.c.....	54,993 33	51,693 73
<i>Cities—</i>		
Cranbrook, 1920 to 1929, 5 p.c.....	21,687 54	19,952 54
Edmonton, 1953, 4½ p.c.....	5,353 33	4,282 66
Edmonton, 1953, 5 p.c.....	15,573 34	13,704 54
Fort William, 1930, 5 p.c.....	10,000 00	9,500 00
Fort William, 1931, 5 p.c.....	8,000 00	7,600 00
Fort William, 1941, 5 p.c.....	2,000 00	1,860 00
Hull, 1935, 5 p.c.....	15,000 00	14,100 00
Medicine Hat, 1928, 5 p.c.....	2,000 00	1,840 00
Medicine Hat, 1931, 5 p.c.....	1,915 97	1,743 53
Medicine Hat, 1933, 5 p.c.....	3,000 00	2,700 00
Moosejaw, 1920, 4½ p.c.....	9,000 00	8,640 00
Nanaimo, 1960, 5 p.c.....	16,000 00	13,440 00
North Vancouver, 1958, 5 p.c.....	5,000 00	4,200 00
North Vancouver, 1960, 5 p.c.....	1,450 00	1,218 00
Port Arthur, 1932, 5 p.c.....	2,433 33	2,287 33
Port Arthur, 1942, 5 p.c.....	8,760 00	8,059 20
Prince Albert, 1964, 1 to 6 p.c.....	15,671 39	7,835 70
St. Catharines, 1930, 5 p.c.....	21,000 00	20,790 00
St. Thomas, 1920, 4 p.c.....	2,211 14	2,166 92
Saskatoon, 1920, 5 p.c.....	30,000 00	29,100 00
Wetaskiwin, 1921 to 1960, 5 p.c.....	9,399 74	8,177 77
<i>Towns—</i>		
Clinton, 1937, 4½ p.c.....	5,000 00	4,450 00
North Bay, 1920 to 1937, 5½ p.c.....	7,315 68	7,315 68
Rosthern, 1920 to 1930, 5 p.c.....	2,665 94	2,399 35
Sudbury, 1921, 5 p.c.....	4,462 44	4,328 57
Swift Current, 1932, 5 p.c.....	8,000 00	7,040 00
Waterloo, 1920 to 1936, 5 p.c.....	3,460 68	3,391 47
<i>Schools—</i>		
Edmonton, 1920, 5 p.c.....	3,000 00	2,970 00
Portage la Prairie, 1920-1928, 5 p.c.....	9,000 00	8,550 00
Saskatoon, 1920, to 1937, 5 p.c.....	3,500 00	3,255 00
" 1920, 5 p.c.....	2,000 00	1,940 00
" 1922, 5 p.c.....	1,000 00	960 00
" 1924, 5 p.c.....	1,000 00	950 00
" 1926, 5 p.c.....	1,000 00	940 00
" 1928, 5 p.c.....	1,000 00	930 00
" 1930, 5 p.c.....	1,000 00	920 00
" 1932, 5 p.c.....	1,000 00	910 00
" 1934, 5 p.c.....	1,000 00	910 00
" 1936, 5 p.c.....	1,000 00	900 00
" 1938, 5 p.c.....	1,000 00	890 00
" 1940, 5 p.c.....	1,000 00	890 00
Strathcona, 1920-1940, 5 p.c.....	11,900 00	11,067 00
<i>Miscellaneous—</i>		
Can. Landed and Nat. Invt. Co., Ltd., 1923, 5½ p.c.....	15,000 00	15,000 00
Can. Perm. Mtge. Corp., 1921, 5½ p.c.....	8,000 00	8,000 00
Can. Perm. Mtge. Corp., 1924, 5½ p.c.....	17,000 00	17,000 00

Total on deposit with Receiver General.....	\$ 476,753 85	\$ 446,588 99
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SCHEDULE C.

Debenture deposited with Imperial Bank of Canada, viz—

Union Trust Permanent Deposit receipt 1920, 5 p.c.....	\$ 10,000 00	\$ 10,000 00
Total deposited with Imperial Bank.....	\$ 10,000 00	\$ 10,000 00

SCHEDULE D.

Bonds held by the company, viz—

Dom. of Can. Victory Loan, 1933, 5 p.c.....	\$ 45,000 00	\$ 45,000 00
Dom. of Can. Victory Loan, 1934, 5½ p.c.....	70,000 00	70,000 00
Total held by Company.....	\$ 115,000 00	\$ 115,000 00

(For General Business Statement, see Appendix.)

10 GEORGE V, A. 1920

THE GENERAL FIRE ASSURANCE COMPANY OF PARIS, FRANCE

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, BARON DE NEUFLIZE—Manager, M. PAUL LEVASSEUR—Principal Office, Paris, France—Chief Agent in Canada, THOMAS F. DOBBIN—Head Office in Canada, 17 St. John Street, Montreal.

(Incorporated 1819. Dominion license issued July 20, 1912.)

CAPITAL.

Amount authorized, subscribed and paid in cash \$ 400,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debentures on deposit with Receiver General, viz:—

	Par value.	Market value.
79,700 francs French Rentes, 5 p.c.....	\$ 15,382 10	\$ 11,998 04
750,000 francs French Rentes, 4 p.c.....	144,750 00	99,877 50
Totals.....	\$ 160,132 10	\$ 111,875 54
Carried out at market value.....		\$ 111,875 54

Other Assets in Canada.

Cash at head office	7,565 74
Cash in Bank of Montreal, Montreal (B.N.A. branch).....	33,383 94
Administration account.....	135 27
Agents' balances and premiums uncollected.....	14,379 50
Office furniture and plans.....	1,747 77
Total assets in Canada.....	\$ 169,087 76

LIABILITIES IN CANADA.

Net amount of unsettled claims:—

Fire, unadjusted	\$ 4,085 00
Fire, resisted, not in suit (accrued in 1918).....	945 00
Total net amount of unsettled claims.....	\$ 5,030 00
Reserve of unearned premiums, \$88,980.33; carried out at 80 per cent thereof.....	71,184 27
Reinsurance premiums due.....	854 99
Taxes due and accrued	5,596 11
Total liabilities in Canada	\$ 82,665 37

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 187,139 86
Deduct reinsurances, \$18,451.92; return premiums, \$32,035.65	50,487 57
Net cash received for premiums.....	\$ 136,652 29
Received for interest on investments	792 56
Total income in Canada	\$ 137,444 85

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THE GENERAL FIRE ASSURANCE OF PARIS, FRANCE—*Concluded.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years.....	\$ 12,903 25	
Amount paid for claims occurring during the year.....	\$ 54,809 09	
Deduct savings and salvage, \$2,495.94; reinsurances, \$6,726.66.....	9,222 60	
Net amount paid for said claims.....	\$ 45,586 49	
Total net amount paid for claims.....	\$	58,489 74
Commission or brokerage.....		29,721 82
Commission on profits.....		200 88
Taxes.....		4,871 14
Miscellaneous expenditure, viz.: Underwriters' boards, tariff associations, etc., \$2,312.96; administration, \$13,275.13; maps and plans, \$1,023.43; agency charges, \$135.69.....		16,747 21
Total expenditure in Canada.....	\$	110,030 79

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at Dec. 31, 1918.....	\$ 13,918,045	\$ 164,148 13
Taken during 1919, new and renewed.....	22,888,812	190,075 97
Total.....	\$ 36,806,857	\$ 354,224 10
Deduct terminated.....	20,265,633	162,224 41
Gross in force at end of 1919.....	\$ 16,541,224	\$ 191,999 69
Deduct reinsured.....	2,166,558	23,148 56
Net in force at December 31, 1919.....	\$ 14,374,666	\$ 168,851 13

(For General Business Statement, see Appendix.)

10 GEORGE V, A. 1920

THE GIRARD FIRE AND MARINE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, HENRY M. GRAT—Secretary, DAVIS G. Vaughan—Principal Office, Philadelphia, Pa.—Chief Agent in Canada, CHAS. B. BOOTH—Head Office in Canada, Winnipeg, Man.

(Incorporated, 1853. Dominion license issued April 30, 1919.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash. \$ 500,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.
Dom. of Can. Victory Loan, 1933, 5½ p.c.	\$ 50,000 00	\$ 50,000 00
Prov. of Ontario, 1926, 5 p.c.	5,000 00	5,000 00
Total on deposit with Receiver General.	\$ 55,000 00	\$ 55,000 00
Carried out at market value.		\$ 55,000 00

Other Assets in Canada.

Cash in Bank of Montreal, Winnipeg.	4,070 31
Agents' balances and premiums uncollected.	4,985 36
Interest due.	479 15
Total assets in Canada.	\$ 64,534 82

LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid.	\$ 2,668 60
Reserve of unearned premiums, \$6,829.03; carried out at 80 per cent.	5,463 22
Reinsurance premiums.	16 08
Taxes due and accrued.	222 24
Total liabilities in Canada.	\$ 8,370 14

INCOME IN CANADA.

Gross cash received for premiums.	\$ 7,966 88
Deduct reinsurances, \$202.99; return premiums, \$1,955.72.	2,158 71
Net cash received for premiums.	\$ 5,808 17
Total income in Canada.	\$ 5,808 17

EXPENDITURE IN CANADA.

Commission or brokerage.	\$ 2,519 17
Taxes.	972 72
Salaries of agents, \$98.04; travelling expenses, \$45.19.	143 23
Miscellaneous expenditure, viz.:—Maps and plans, \$134.50; loss and adjustment expenses, 69 cts.; miscellaneous, \$9.45.	144 64
Total expenditure in Canada.	\$ 3,779 76

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THE GIRARD—Continued.

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Taken during 1919, new.....	\$ 1,687,387	\$ 12,952 24
Less ceased.....	139,349	1,620 49
Gross in force at end of 1919.....	\$ 1,548,038	\$ 11,331 75
Less reinsured.....	15,000	197 10
Net in force at end of 1919.....	<u>\$ 1,533,038</u>	<u>\$ 11,134 65</u>

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

LEDGER ASSETS.

Mortgage loans on real estate, first liens.....	\$ 68,500 00
Book value of stocks and bonds owned by the company.....	2,704,550 00
Cash on hand, in trust companies and banks.....	223,197 71
Agents' balances.....	258,904 41
Loans secured by pledge of bonds, stock, etc.....	2,000 00
Other ledger assets.....	294 75
Total ledger assets.....	<u>\$ 3,257,446 87</u>

NON-LEDGER ASSETS.

Interest accrued.....	27,122 47
Reinsurance due on losses paid.....	4,717 11
Gross assets.....	\$ 3,289,286 45
Deduct assets not admitted.....	231,615 31
Total admitted assets.....	<u>\$ 3,057,671 14</u>

LIABILITIES.

Net amount of unpaid claims.....	\$ 131,516 83
Total unearned premiums.....	1,606,721 76
Amount reclaimable by the insured on perpetual fire insurance policies being 90 and 95 per cent of the premium or deposit received.....	485,525 39
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	4,000 00
Federal, state and other taxes due or accrued (estimated).....	40,000 00
Contingent Commissions or other charges due or accrued.....	12,000 00
Total liabilities, excluding capital stock.....	\$ 2,279,763 98
Capital stock paid up in cash.....	500,000 00
Surplus beyond liabilities.....	277,907 16
Total liabilities.....	<u>\$ 3,057,671 14</u>

INCOME.

Net cash received for premiums (other than perpetual).....	\$ 1,580,893 41
Deposit premiums written on perpetual risks.....	11,766 27
Interest and dividends.....	125,839 33
Conscience money.....	25 00
Perpetual reinsurance deposits returned.....	175 50
Assignment fees on perpetual deposits.....	1,073 00
Gross increase by adjustment in book value of bonds.....	20,214 56
Total income.....	<u>\$ 1,739,987 07</u>

DISBURSEMENTS.

Net amount paid for claims.....	\$ 488,989 89
Expenses of adjustment and settlement of claims.....	11,453 91
Agents' commission or brokerage and allowances.....	394,211 25
Total field supervisory expenses.....	31,806 46
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	89,568 23
Rent.....	14,094 46
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	12,814 96
Inspections and surveys including underwriters' boards and tariff associations.....	31,893 25
State taxes on premiums, Insurance Department licenses and fees, etc.....	37,535 67
Federal taxes.....	22,638 75

10 GEORGE V, A. 1920

THE GIRARD—*Concluded.*DISBURSEMENTS—*Concluded.*

Paid stockholders for dividends.....	\$ 60,000 00
Agents' balances charged off.....	280 19
Deposit premiums returned on perpetual risks.....	52,893 86
Gross decrease, by adjustment, in book value of bonds and stocks.....	39,331 75
All other disbursements.....	26,648 87
Total disbursements.....	<u>\$ 1,314,161 50</u>

RISKS AND PREMIUMS.

FIRE.

Fire risks written or renewed during the year.....	\$ 254,342,937 00
Premiums thereon.....	2,560,205 07
Amount terminated during the year.....	203,635,405 00
Premiums thereon.....	2,057,011 99
Net amount in force at December 31, 1919.....	310,300,418 00
Premiums thereon.....	<u>2,845,684 94</u>
Perpetual risks not included above.....	\$ 26,307,504 00
Premiums thereon.....	<u>539,472 66</u>

SESSIONAL PAPER No. 8

GLENS FALLS INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, E. W. WEST—Secretary, F. M. SMALLEY—Head Office, Glens Falls, N. Y.—Chief Agent in Canada, S. C. R. Crooker—Head Office in Canada, 24 Toronto St., Toronto.

(Organized, 1850. Dominion license issued November 28, 1913.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash..... \$ 1,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule B*)..... \$ 257,550 60

Other Assets in Canada.

Cash in banks:—

Bank of Montreal, Montreal, Que..... \$ 47,217 26
Royal Bank of Canada, Montreal, Que..... 8,990 16

Total cash in banks..... 56,207 42

Interest accrued..... 3,419 15

Agents' balances and premiums uncollected, viz.:—

Fire (\$152 65 on business prior to Oct. 1, 1919)..... \$ 38,612 06
Automobile, including Fire Risk, (\$23.77 on business prior to Oct. 1, 1919)..... 5,196 19
Explosion..... — 547 34
Tornado..... 6 19

Total..... 43,267 10

Total assets in Canada..... \$ 360,443 67

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted..... \$ 14,111 00
Net amount of fire claims, resisted, in suit (accrued in 1915)..... 6,000 00
Net amount of automobile (including fire risk) claims, unadjusted..... 1,980 00
Net amount of automobile (including fire risk) claims, resisted, not in suit (accrued in previous years)..... 2,600 00
Net amount of hail claims, unadjusted..... 1,200 00
Net amount of tornado claims, unadjusted..... 250 00

Total net amount of unsettled claims..... \$ 26,141 00

Reserve of unearned premiums, viz.:—

Fire..... \$ 131,114 45
Automobile (including Fire Risk)..... 19,313 64
Explosion..... 8,973 85
Tornado..... 1,762 97

Total, \$161,164 91, carried out at 80 per cent..... 128,931 93

Taxes due and accrued..... 50,000 00

Total liabilities in Canada..... \$ 205,072 93

10 GEORGE V, A. 1920

GLENS FALLS INSURANCE COMPANY—Continued.

INCOME IN CANADA.

Premiums.	Class of Business.				
	Fire.	Automobile (including Fire Risk.)	Explosion.	Hail.	Tornado.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	287,395 67	58,342 34	79,138 67	177,527 80	2,530 26
Less reinsurance.....	46,019 92		536 20	44,014 13	
Less return premiums.....	52,446 44	19,162 42	33,354 13	5,344 13	190 95
Total deduction.....	98,466 36		33,890 33	49,358 26	
Net cash received.....	188,929 31	39,179 92	45,248 34	128,169 54	2,339 31
Net cash received for premiums for all classes of business.....					\$ 403,866 42
Cash received for interest.....					15,482 37
Total income in Canada.....					\$ 419,348 79

EXPENDITURE IN CANADA.

Claims.	Class of Business.				
	Fire.	Automobile (including Fire Risk.)	Explosion.	Hail.	Tornado.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	17,134 02	3,924 09			
Less savings and salvage.....	1,677 95				
Less reinsurances.....	875 20				
Total deduction.....	2,553 15				
Net payment for said claims.....	14,580 87				
Paid for claims occurring during the year.....	67,002 58	17,945 62	688 68	118,301 72	775 70
Less savings and salvage.....	2,631 18	195 80		56 45	
Less reinsurance.....	5,008 88			33,871 69	
Total deduction.....	7,640 06			33,928 14	
Net payment for said claims.....	59,362 52	17,749 82			
Total net payment for claims.....	73,943 39	21,673 91	688 68	84,373 58	775 70
Total net payments for claims for all classes of business.....					\$ 181,455 26
Commission and brokerage: Fire, \$16,652 01. Other, \$55,258 46.....					101,910 47
Taxes: Fire, \$5,819; Other, \$6,400 85.....					12,219 85
*Salaries, fees and travelling expenses, Salaries of officials, chief agency, \$14,291 72; do., general and special agents, \$4,615 66; travelling expenses of chief agency, \$439.50; do., other, \$50; do., agents, \$149 82.....					19,546 70
†Miscellaneous expenditure, viz.: Advertising, \$668 69; inspections and surveys, \$2,696 11; maps and plans, \$525 54; postage, telegrams, telephones and express, \$1,544 66; printing and stationery, \$1,436 43; rents, \$1,839 38; underwriters' boards associations, etc., \$4,144.58; agency expenses, \$830 76.....					13,683 15
Total expenditure in Canada.....					\$ 328,815 43

*(\$9,310 belongs to Fire business.)

†(\$6,515 belongs to Fire business.)

SESSIONAL PAPER No. 8

GLENS FALLS INSURANCE COMPANY—Continued.

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums	Class of Business.			
	Fire.		Automobile (including Fire Risk).	
	Amount.	Premiums	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1918.....	23,943,761	279,797 47	1,185,388	24,759 97
Taken in 1919, new and renewed.....	36,160,566	303,297 12	3,175,702	60,710 23
Totals.....	60,104,327	583,094 59	4,361,090	85,470 20
Less ceased.....	33,867,670	277,763 08	2,358,098	46,842 92
Gross in force at end of 1919.....	26,236,657	305,331 51	2,002,992	38,627 28
Less reinsured.....	4,239,715	45,333 72		
Net in force at end of 1919.....	21,996,942	259,997 79	2,002,992	38,627 28

Risks and Premiums	Class of Business.				
	Explosion.		Hail.	Tornado.	
	Amount.	Premiums.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Taken in 1919, new.....	25,289,826	78,591 33	188,117 79	594,943	2,536 45
Less ceased.....	16,260,436	60,422 87	124,450 29	57,000	275 15
Gross in force at end of 1919.....	9,029,390	18,168 46	63,667 50	537,943	2,261 30
Less reinsured.....	95,000	246 75	63,667 50		
Net in force at end of 1919.....	8,934,390	17,921 71		537,943	2,261 30

SCHEDULE B.

Bonds and debentures on deposit with Receiver General:—

	Par value.	Market value.
Dom. of Canada War Loan, 1931, 5 p. c.	\$ 40,000 00	\$ 39,600 00
Dom. of Canada War Loan, 1937, 5 p. c.	25,000 00	24,000 00
Dom. of Canada Stock, 1920, 5½ p. c.	20,000 00	20,000 00
Dom. of Canada War Loan, 1922, 5½ p. c.	25,000 00	25,000 00
Dom. of Canada Victory Loan, 1933, 5½ p. c.	25,000 00	25,000 00
<i>Cities—</i>		
Fort William, 1933, 5 p. c.	10,000 00	9,400 00
Ottawa, 1945, 5 p. c.	10,000 00	10,100 00
St. Catharines, 1933, 4½ p. c.	20,000 00	18,600 00
Toronto, 1949, 4½ p. c.	25,000 00	23,250 00
Victoria, 1923, 4½ p. c.	20,000 00	19,000 00
<i>School—</i>		
Regina P., 1933, 5 p. c.	20,000 00	18,600 00
<i>Miscellaneous—</i>		
Can. Perin. Mtg. Corp., 1924, 5½ p. c.	25,000 00	25,000 00
Total on deposit with General.....	\$ 265,000 00	\$ 257,550 00

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.
INCOME.

Net cash received for premiums.....	\$ 5,407,281 78
Interest and dividends.....	344,166 11
Rents.....	37,115 77
Agent's balances previously charged off.....	122 22
Gross increase by adjustment in book value of bonds and stocks.....	10,350 49
Gross profit on sale or maturity of bonds and stocks.....	85,556 86
Conscience Fund payment.....	300 00
Total income.....	5,884,893 23

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GLENS FALLS INSURANCE COMPANY—*Concluded.*

DISBURSEMENTS.

Net amount paid for claims.....	\$ 2,386,373 43
Expenses of adjustment and settlement of claims.....	68,852 76
Paid stockholders for interest or dividends.....	185,000 00
Agents' commission or brokerage.....	1,291,381 20
Field supervisory expenses.....	150,889 96
Salaries, fees and all other charges of officers, directors, trustees and home office employees	154,789 98
Rents.....	19,297 06
Inspections and surveys including underwriters' boards and tariff associations.....	113,801 43
Taxes on real estate, etc.....	47,208 24
Federal taxes.....	87,279 57
State taxes and premiums, insurance department licenses and fees.....	115,934 38
Legal expenses.....	2,349 06
Agents' balances charged off.....	338 17
Decrease on account of reinsurance treaties.....	68,221 77
Gross loss on sale or maturity of bonds and stocks.....	72,702 14
Gross decrease by adjustment in book value of bonds and stocks.....	50,263 15
All other disbursements.....	129,634 15
Total disbursements.....	\$ 4,944,316 45

LEDGER ASSETS.

Book value of real estate.....	\$ 226,406 55
Mortgage loans on real estate, first liens and other.....	1,592,382 63
Loans secured by pledge of bonds, stocks or other collateral.....	218,280 75
Book value of bonds and stocks.....	5,353,320 41
Cash on hand, in trust companies and in banks.....	882,967 21
Agents' balances.....	876,102 29
Chase National Bank acceptances.....	98,000 00
Total ledger assets.....	\$ 9,247,459 84

NON-LEDGER ASSETS.

Interest due and accrued.....	56,259 99
Rents due.....	227 32
Reinsurance due on losses paid.....	45,720 87
Gross assets.....	\$ 9,349,665 02
Deduct assets not admitted.....	21,369 17
Total admitted assets.....	\$ 9,328,295 85

LIABILITIES.

Net amount of unpaid claims.....	\$ 961,669 27
Unearned premiums.....	4,176,680 46
Dividends declared and unpaid to stockholders.....	120,000 00
Salaries, rents, expenses, bills, accounts, etc., due or accrued.....	10,000 00
Federal, State and other taxes due or accrued (estimated).....	110,000 00
Funds held under reinsurance treaties.....	6,045 51
Special reserve for contingencies.....	250,000 00
Total amount of all liabilities (except capital stock).....	\$ 5,634,395 24
Capital actually paid up in cash.....	1,000,000 00
Surplus over all liabilities and capital.....	2,693,903 61
Total liabilities.....	\$ 9,328,298 85

RISKS AND PREMIUMS.

FIRE RISKS.

Amounts of policies written or renewed during the year.....	\$ 800,267,093 00
Premiums thereon.....	6,523,912 39
Amount terminated during the year.....	661,449,218 00
Premiums thereon.....	5,851,041 55
Net amount in force at December 31, 1919.....	773,513,250 00
Premiums thereon.....	6,690,973 12

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THE GLOBE AND RUTGERS FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1909.

President, E. C. JAMESON—Secretaries, J. H. MULVEHILL and W. L. LINDSAY—Principal Office,
New York—Manager in Canada, J. W. BINNIE—Head Office in Canada—Montreal.

(Formed by the consolidation on December 20, 1898, of "The Globe Fire Insurance Co.," which was
incorporated in 1863, and "The Rutgers Fire Insurance Co.," which was incorporated in 1853.
Dominion license issued March 6, 1914.)

CAPITAL.

Amount of joint stock capital authorized.....\$ 1,000,000 00
Amount subscribed and paid in cash.....700,000 00

ASSETS IN CANADA.

Held Solely for the protection of Canadian Policyholders.

Bonds and debentures on deposit with Receiver General, viz:—

	Par value.	Market value.
<i>Governments—</i>		
Dominion of Canada War Loan, 1931, 5 p.c.	\$ 39,500 00	\$ 39,105 00
" War Loan, 1937, 5 p.c.	150 000 00	144,000 00
" Victory Loan, 1933, 5½ p.c.	60,000 00	60,000 00
" War Loan, 1937, 5½ p.c.	100,000 00	100,000 00
Prov. of Alberta, 1923, 4½ p.c.	105,000 00	100,800 00
United Kingdom of Great Britain and Ireland gold notes, 1921, 5½ p.c.	140,000 00	131,600 00
<i>City—</i>		
Vancouver, 1923, 4½ p.c.	48,180 00	45,289 20
<i>School—</i>		
Lachine, 1945, 5½ p.c.	51,000 00	49,980 00
Total on deposit with Receiver General.....	\$ 693,680 00	\$ 670,774 20
Carried out at market value.....		\$ 670,774 20

Other Assets in Canada.

<i>Bond held by Company—</i>		
Dominion of Canada Victory Loan, 1934, 5½ p.c.	\$ 75,000 00	\$ 75,000 00
Carried out at market value.....		75,000 00
Cash at head office.....		13,656 41
<i>Cash in bank and trust co., viz:—</i>		
Union Bank of Canada, Montreal	\$ 28,900 32	
Royal Bank, Montreal.....	110,353 64	
Lawyers' Title and Trust Co., New York.....	10,271 09	
Total cash in bank and trust co.		149,534 05
Interest accrued.....		7,307 52
<i>Agents' balances and premiums uncollected, viz:—</i>		
Fire (\$1,036.42 on business prior to Oct. 1, 1919).....	\$ 95,502 14	
Automobile (including Fire Risk).....	37 37	
Explosion.....	9,437 10	
Inland Transportation.....	4 00	
Total.....		104,980 61
Office furniture and plans.....		9,225 70
All other assets.....		187 25
Total assets in Canada.....		\$ 1,030,665 74

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THE GLOBE AND RUTGERS—Continued.

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted	\$ 89,867 42	
Net amount of fire claims, resisted, in suit	16,426 00	
Total unsettled claims.....		\$ 106,293 42
Reserve of unearned premiums, viz:—		
Fire.....	\$ 402,142 40	
Automobile (including Fire Risk).....	180 76	
Explosion	42,960 92	
Inland Transportation.....	84 00	
Total, \$445,368 08; carried out at 80 per cent.....		356,294 46
Taxes due and accrued.....		182,912 06
Reinsurance premiums due, (fire).....		175 39
Total liabilities in Canada	\$ 645,675 33	

INCOME IN CANADA.

Premiums.	Class of Business.				
	Fire.	Automobile (including Fire Risk.)	Automobile (excluding Fire Risk.)	Explosion.	Inland Transportation.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received	915,931 58	509 81	33 75	208,109 25	164 00
Less reinsurances.....	5,884 94				
Less return premiums.....	186,950 78	89 62	33 75	77,294 59	
Total deduction	192,835 72				
Net cash received.....	723,095 86	420 19		130,814 66	164 00
Net cash received for premiums for all classes of business.....					\$ 854,494 71
Cash received for interest on investments.....					41,388 44
Total income in Canada.....					\$ 895,883 15

EXPENDITURE IN CANADA.

Losses.	Class of Business.	
	Fire.	Explosion.
	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	119,708 35	145 00
Deduct savings and salvage	13 10	
Net amount paid for said claims	119,695 25	
Amount paid for claims occurring during the year	256,355 80	
Less savings and salvage	1,050 65	
Less reinsurance.....	11,957 93	
Total deduction.....	13,008 58	
Net payment for said claims.....	243,347 22	
Total net payment for claims.....	363,042 47	145 00

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THE GLOBE AND RUTGERS—Continued.

EXPENDITURE IN CANADA—Concluded.

Total net amount paid for all claims.....	\$ 363,187 47
Paid for loss expenses.....	7,720 41
Commission and brokerage: Fire, \$124,181.11; Other, \$20,351.30	144,532 41
Taxes, Fire.....	23,855 04
*Salaries, fees and travelling expenses: Salaries, head office, \$26,562 55; auditors' fees, \$400; travelling expenses, officials, \$4,236 47	31,199 02
Miscellaneous expenditure, Fire, viz: Advertising, \$533.86; furniture and fixtures, \$632.70; maps and plans, \$1,811.32; postage, telegrams, telephones and express, \$3,351.78; printing and stationery, \$3,900.45; rents, \$2,753.12; underwriters' boards, associations, etc., \$10,278.42; sundries, \$12,800.47.....	36,062 12
Total expenditure in Canada.....	\$ 606,556 47

*(\$25,000 belongs to Fire business).

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Automobile (including Fire Risk).	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1918	72,914,061	784,819 21		
Taken in 1919, new and renewed.....	95,804,218	930,063 68	27,800	509 81
Totals.....	168,718,279	1,714,882 89		
Less ceased.....	91,648,007	867,637 44	3,900	148 40
Gross in force at end of 1919.....	77,070,272	847,245 45	23,900	361 41
Less reinsured.....	764,583	5,266 60		
Net in force at end of 1919.....	76,305,689	841,978 85	23,900	361 41

Risks and Premiums.	Class of Business.			
	Automobile (excluding Fire Risk).		Explosion.	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1918			11,338,054	68,528 13
Taken in 1919, new and renewed	340	33 75	69,941,811	214,926 24
Totals.....			81,279,865	283,454 37
Less ceased.....	340	33 75	48,042,714	203,132 54
Gross and net in force at end of 1919			33,237,151	80,321 83

Risks and Premiums.	Class of Business.	
	Inland Transportation.	
	Amount.	Premiums.
	\$	\$ cts.
Taken in 1919, new.....	7,800	168 00
Gross and net in force at end of 1919.....	7,800	168 00

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GLOBE AND RUTGERS—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

LEDGER ASSETS.

Book value of real estate.....	\$ 72,945 00
Mortgage loans on real estate, first liens.....	262,600 00
Book value of bonds and stocks.....	26,527,472 43
Cash on hand, in trust companies and in banks.....	1,591,091 39
Agents' balances.....	4,142,039 89
Total ledger asset.....	<u>\$32,596 148 71</u>

NON-LEDGER ASSETS.

Interest accrued.....	226,762 62
Due on account of reinsurance losses.....	114,016 87
Market value of bonds and stocks over book value.....	1,054,696 85
Gross assets.....	<u>\$33,991,625 05</u>
Deduct assets not admitted.....	304,350 80
Total admitted assets.....	<u>\$33,687,274 25</u>

LIABILITIES.

Net amount of unpaid claims.....	\$ 3,388,761 00
Unearned premiums.....	13,447,880 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	13,074 25
Federal, state and other taxes, due or accrued (estimated).....	1,160,000 00
Contingent commissions or other charges due or accrued.....	210,000 00
Due and to become due for borrowed money.....	2,621,528 00
Reserve for depreciation of securities.....	2,000 000 00
Total liabilities, except capital stock.....	<u>\$22,841,243 25</u>
Capital stock paid in cash.....	700,000 00
Surplus over liabilities and capital stock.....	10,146,031 00
Total liabilities.....	<u>\$33,687,274 25</u>

INCOME.

Net cash received for premiums (other than perpetual).....	\$17,526,451 10
Received for interest and dividends.....	1,461,460 40
Received for rents.....	6,840 00
Gross profit on sale or maturity of real estate and bonds.....	8,751 25
Borrowed money.....	247,528 00
Total income.....	<u>\$19,251,030 75</u>

DISBURSEMENTS.

Net amount paid for claims.....	\$ 9,832,919 24
Expenses of adjustment and settlement of claims.....	125,703 69
Commission or brokerage.....	2,904,786 67
Field supervisory expenses.....	38,541 63
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	536,580 77
Rents.....	26,413 84
Inspection and surveys including underwriters' board and tariff associations.....	136,159 08
Federal Taxes.....	992,115 48
State taxes on premiums, Insurance Department licenses and fees.....	246,534 10
Paid stockholders for interest or dividends.....	420,000 00
Interest on borrowed money.....	123,687 57
Gross loss on sale or maturity of ledger assets.....	1,756,026 53
All other disbursements.....	81,959 16
Total disbursements.....	<u>\$17,221,427 76</u>

RISKS AND PREMIUMS.

Fire risk—written or renewed during the year.....	\$20,027,193,789 00
Premiums thereon.....	22,858,159 39
Terminated during the year.....	1,681,709,559 00
Premiums thereon.....	20,490,280 22
Net amount in force, December 31, 1919.....	1,905,575,091 00
Premiums thereon.....	<u>21,262,458 86</u>

SESSIONAL PAPER No. 8

THE GLOBE INDEMNITY COMPANY OF CANADA.

(Formerly The Canadian Railway Accident Insurance Company.)

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, J. GARDNER THOMPSON—Vice-President, LEWIS LANG—General Manager and
Secretary, JOHN EMO—Principal Office, Montreal.

(Incorporated July 23, 1894, by 57-58 Vic., cap. 118; amended in 1899 by 62-63 Vic., cap. 106 and again in 1914, the name of the Company being changed to "The Globe Indemnity Company of Canada." On Oct. 5 1911, the power of the Company was extended to include automobile, burglary and plate glass insurance, under the provisions of section 81 of the Insurance Act, 1910, and on August 3, 1917, its power was further extended to include fire insurance under the provisions of the said section. Commenced business in Canada August 27, 1895.)

CAPITAL.

Amount of capital authorized and subscribed.....	\$ 500,000 00
Amount of capital paid thereon in cash.....	200,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Value of real estate held by the Company (Building and Lot in Hamilton, Ont.).....	\$ 29,204 33
Loans secured by bond or mortgage on real estate, first liens.....	10,500 00
Book value of bonds and debts. <i>(For details, see Schedule B)</i>	694,075 67
Book value of stock <i>(For details, see Schedule C)</i>	400 00
Cash at head office.....	3,512 66
Cash in banks, viz.:—	
Royal Bank, Montreal.....	\$ 71,264 59
" Winnipeg.....	1,946 38
" Vancouver.....	750 00
" Fort William.....	250 00
" Calgary.....	750 00
" Toronto.....	1,500 00
Molson's Bank, Montreal.....	16,610 98
Royal Bank, Montreal, Special Deposit.....	20,000 00
Total cash in banks.....	113,071 95
Staff Victory Loan account.....	2,072 25
Deposit with Workmen's Compensation Bureau, Quebec.....	1,839 17
All other ledger assets.....	4,225 41
Total ledger assets.....	\$ 858,901 44
Deduct market value of bonds, debentures and stock under book value.....	36,517 89
	\$ 822,383 55

OTHER ASSETS.

Interest accrued.....	8,172 07
Office furniture and equipment (less 25 p.c.).....	5,296 75
Rents due.....	98 5
Railroad collection lists due.....	6,353 5
Agents' balances and premiums uncollected, viz.:—	
Fire.....	\$ 30,406 31
Accident (\$8,319.80 on business prior to Oct. 1, 1919).....	56,899 18
Sickness (\$5,546.54 on business prior to Oct. 1, 1919).....	37,932 80
Liability (\$1,733.42 on business prior to Oct. 1, 1919).....	47,685 19
Burglary (\$51.50 on business prior to Oct. 1, 1919).....	3,843 39
Automobile, excluding Fire Risk (\$581.95 on business prior to Oct 1, 1919).....	18,183 97
Guarantee (\$128.98 on business prior to Oct. 1, 1919).....	4,392 68
Total, \$199,343 52 (less \$41,005.53 commission).....	158,337 99
Due for reinsurance losses (fire).....	27 27
Total assets.....	\$ 1,000,669 71

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THE GLOBE INDEMNITY—Continued.

LIABILITIES.

Net amount of unsettled claims:—

Fire, unadjusted.....	\$ 10,862 77
Accident, unadjusted.....	21,500 00
Burglary, unadjusted.....	687 00
Sickness, unadjusted.....	16,000 00
Liability, unadjusted.....	46,570 22
Automobile, (excluding Fire Risk) unadjusted.....	13,500 00
Guarantee, unadjusted.....	6,000 00

Total net amount of unsettled claims.....\$ 115,119 99

Present value of liability claims payable by instalments, and not yet due.....24,348 38

Reserve of unearned premiums, viz.:—

Fire.....	\$ 118,326 65
Accident.....	100,653 20
Sickness.....	71,270 51
Liability.....	41,690 46
Burglary.....	3,516 59
Automobile (excluding Fire Risk).....	54,188 50
Guarantee.....	10,934 50

Total, \$400,580.41, carried out at 80 per cent.....320,464 32

Due and accrued for rent and audit expenses.....1,575 00

Taxes due and accrued.....44,334 39

Reinsurance premiums:—

Fire.....	\$ -52 18
Accident.....	901 94
Burglary.....	685 92
Guarantee.....	-28 80
Sickness.....	576 75

Total.....2,083 63

Reserve deposits of unlicensed reinsurers, fire, \$33,655.65, other, \$23,346.71.....57,002 36

All other liabilities.....20,001 00

Total liabilities (excluding capital stock).....\$ 584,929 07

Surplus of assets over liabilities.....\$ 415,740 64

Capital paid in cash.....200,000 00

Surplus of assets over all liabilities and paid-up capital.....\$ 215,740 64

INCOME.

—	Class of Business.						
	Fire.	Accident.	Automobile (excluding Fire risk).	Burglary.	Liability.	Guarantee	Sickness.
	\$ cts	\$ cts.	\$ cts	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received for premiums.....	276,390 38	279,028 23	164,834 57	10,362 52	273,110 56	37,257 87	195,098 88
Deduct reinsurance.....	77,451 29	34,442 52	26 64	5,808 41	2,076 96	19,692 03	21,928 31
Deduct return premiums...	60,583 24	54,089 30	51,402 40	1,213 60	30,712 48	4,492 45	35,875 26
Total deduction.....	138,034 53	88,531 82	51,429 04	7,022 01	32,789 44	24,184 48	57,803 57
Net cash received for premiums	138,355 85	190,496 41	113,405 53	3,340 51	240,321 12	13,073 39	137,295 31

Net cash received for premiums for all classes of business.....\$ 836,288 12

Cash received for interest on investments.....32,242 56

Cash received for rents.....551 90

Total income.....\$ 869,082 58

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THE GLOBE INDEMNITY—Continued.

EXPENDITURE.

	Class of Business.						
	Fire.	Accident.	Automobile (excluding Fire Risk).	Burglary	Liability.	Guarantee	Sickness.
	\$ cts	\$ cts.	\$ cts.	\$ cts	\$ cts	\$ cts	\$ cts.
Paid for claims occurring in previous years.....	11,504 15	23,693 14	7,810 88	25 65	55,918 85	2,049 83	27,725 87
Deduct savings and salvage " reinsurances.....	935 64 1,762 29						
Total deduction.....	2,697 93						
Net paid for said claims...	8,806 22						
Paid for claims occurring during the year.....	66,185 98	70,431 24	35,696 72	1,371 46	83,870 09	1,795 81	78,345 96
Deduct savings and salvage " reinsurances.....	326 80 21,473 68	4,177 50		22 91			5,577 41
Total deduction...	21,800 48						
Net paid for said claims...	44,385 50	66,253 74		1,348 55			72,768 55
Total net paid for said claims.....	53,191 72	89,946 88	43,507 60	1,374 20	139,788 94	3,845 64	100,494 42

Total net payments for claims for all classes of business	\$ 432,149 40
Commission: fire, \$27,939.15; other, \$177,317.90	205,257 05
Taxes: fire, \$5,148.59; other, \$17,782.67	22,931 26
*Salaries, fees and travelling expenses:—Salaries: Head office, \$81,050.61; fees: Directors, \$1,912.88; auditors, \$1,981.61; travelling expenses: agents, \$10,678.39	95,623 49
†Miscellaneous expenditure, viz:—Advertising, \$1,997.03; fire departments, patrol and salvage corps, commissioner, etc., \$55.16; furniture and fixtures, \$1,193.05; bond premiums, \$312.33; legal expenses, \$540.85; light, \$212.80; postage, telegrams, telephones and express, \$5,012.62; printing and stationery, \$9,289.50; rents, \$11,708.07; inspections and surveys, \$773.68; underwriters' boards, associations, etc., \$5,646.93; sundries, \$9,250.66	45,992 68
Total expenditure.....	\$ 801,953 88

*(\$18,416.33 belongs to Fire business.)

†(\$11,210.98 belongs to Fire business.)

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1918.....	\$ 714,769 38
Amount of income as above.....	869,082 58
Total.....	\$ 1,583,851 96
Amount of expenditure as above.....	801,953 88
Balance, net ledger assets December 31, 1919 (\$858,901.44, less ledger liability \$77,003.36).....	\$ 781,898 08

STATEMENT OF REINSURANCES OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums paid to unlicensed companies	\$ 72,076 36
Amount of commission thereon	20,762 50
Amount of losses recovered from said companies.....	20,823 29
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$33,857.77; carried out at 80 per cent.....	27,086 21
Amount of losses due and recoverable from such companies.....	5,025 13
Amount of reinsurance premiums payable to such companies.....	33,655 65

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THE GLOBE INDEMNITY—Continued.
SUMMARY OF RISKS AND PREMIUMS.

	No.	Amount.	Premiums.
		\$	\$ cts.
<i>Fire—</i>			
Gross policies in force at end of 1918.....	12,334	24,529,475	232,130 15
Taken during 1919—new and renewed	10,359	29,400,894	282,763 19
Total.....	22,693	53,930,369	514,893 34
Less ceased.....	8,099	22,321,005	223,065 14
Gross in force at end of 1919.....	14,594	31,609,364	291,828 20
Deduct reinsured.....		6,311,772	74,185 72
Net in force at end of 1919.....	14,594	25,297,592	217,642 48
<i>Accident—</i>			
Gross in force at end of 1918.....	35,623	50,149,056	204,789 59
Taken during 1919—new and renewed.. ..	40,676	59,172,250	279,576 52
Total.....	76,299	109,321,306	484,366 11
Less ceased.....	41,069	58,734,956	278,974 68
Gross in force at end of 1919.....	35,230	50,586,350	205,391 43
Deduct reinsured.....		766,200	4,085 04
Net in force at end of 1919.....	35,230	49,820,150	201,306 39
<i>Automobile (excluding Fire Risk)—</i>			
Gross in force at end of 1918.....	4,208	4,487,003	84,792 17
Taken during 1919—new and renewed	6,976	7,341,850	166,625 69
Total.....	11,184	11,828,853	251,417 86
Less ceased.....	6,759	7,346,703	143,040 85
Gross and net in force at end of 1919.....	4,425	4,482,150	108,377 01
<i>Burglary—</i>			
Gross in force at end of 1918.....	265	577,241	3,187 26
Taken during 1919—new and renewed	386	685,250	13,382 92
Total.....	651	1,262,491	16,570 18
Less ceased.....	345	612,091	4,419 34
Gross in force at end of 1919.....	306	650,400	12,150 84
Deduct reinsured.....		228,400	5,117 65
Net in force at end of 1919	306	422,000	7,033 19
<i>Liability—</i>			
Gross in force at end of 1918.....	364	2,576,000	74,762 18
Taken during 1919—new and renewed	610	5,189,000	275,350 04
Total.....	974	7,765,000	350,112 22
Less ceased.....	608	5,101,000	265,171 10
Gross in force at end of 1919.....	366	2,664,000	84,941 12
Deduct reinsured.....		65,000	1,560 21
Net in force at end of 1919	366	2,599,000	83,380 91

SESSIONAL PAPER No. 8

THE GLOBE INDEMNITY—Continued.

SUMMARY OF RISKS AND PREMIUMS—Concluded.

	Class of Business.				
	Guarantee.			Sickness.	
	No.	Amount.	Premiums.	No.	Premiums.
		\$	\$ cts.		\$ cts.
Gross in force at end of 1918.....	245	2,977,802	23,444 21	21,323	128,853 43
Taken in 1919—new and renewed	392	3,945,550	39,679 05	26,285	195,464 41
Totals.....	637	6,923,352	63,123 26	47,608	324,317 84
Less ceased.....	354	3,652,802	27,922 67	25,789	180,026 29
Gross in force at end of 1919	283	3,270,550	35,200 59	21,819	144,291 55
Less reinsured.....		1,315,200	14,500 69		1,750 52
Net in force at end of 1919.....	283	1,955,350	20,699 90	21,819	142,541 03

SCHEDULE B.

Bonds and debts. owned by the Company, viz.:—

On deposit with Receiver General:—

	Par value.	Book value.	Market value.
<i>Governments—</i>			
Prov. of Ontario, 1939, 4 p. c.	\$ 15,000 00	\$ 15,190 00	\$ 13,050 00
Province of Quebec, 1934, 4 p. c.	60,833 33	60,865 99	53,533 33
<i>Cities—</i>			
Belleville, 1940, 4 p. c.	5,000 00	5,077 91	4,260 00
Fort William, 1926, 4½ p. c.	5,000 00	5,024 62	4,600 00
Lachine, 1953, 5 p. c.	11,000 00	10,048 50	10,230 00
Medicine Hat, 1928, 5 p. c.	5,000 00	5,125 01	4,600 00
Port Arthur, 1935, 5 p. c.	10,000 00	10,422 46	9,300 00
Stratford, 1928, 4 p. c.	2,000 00	2,000 00	1,800 00
Stratford, 1929, 4 p. c.	1,000 00	1,000 00	890 00
Stratford, 1930, 4 p. c.	1,000 00	1,000 00	890 00
Stratford, 1931, 4 p. c.	1,000 00	1,000 00	880 00
Vancouver, 1944, 3½ p. c.	5,000 00	4,584 56	3,550 00
<i>Town—</i>			
Brockville, 1922, 4½ p. c.	5,000 00	5,012 86	4,800 00
<i>Schools—</i>			
St. Leo Westmount, 1950, 5 p. c.	10,000 00	10,393 82	8,800 00
Village Côte La Visitation, 1951, 5½ p. c.	30,000 00	32,671 06	29,700 00
St. Stanislas de Montréal, 1962, 5½ p. c.	20,000 00	20,752 92	18,600 00
Winnipeg, 1933, 4 p. c.	10,000 00	10,000 00	8,700 00
Total on deposit with Receiver General....	\$ 196,833 33	\$ 200,169 71	\$ 178,123 33

Held by the Company—

<i>Governments—</i>			
Dom. of Can. Victory Loan, 1933, 5½ p. c.	50,000 00	50,000 00	50,000 00
Dom. of Can. Victory Loan, 1931, 5½ p. c.	60,000 00	60,000 00	60,000 00
Dom. of Can. War Loan, 1937, 5½ p. c.	130,000 00	128,723 86	128,723 86
Dom. of Can. 10 year Gold Bonds, 1929, 5½ p. c.	15,000 00	14,999 22	14,999 22
Prov. of Alberta, 1923, 1½ p. c.	25,000 00	24,333 33	24,000 00
<i>Cities—</i>			
Chatham, 1920-1923, 5 p. c.	12,000 00	12,000 00	11,880 00
Lachine, 1933, 5 p. c.	14,000 00	12,791 36	13,020 00
Moosejaw, 1924, 5 p. c.	500 00		
" 1926-27, p. c.	1,000 00		
" 1929-30, 5 p. c.	1,000 00		
" 1932-33, 5 p. c.	1,000 00	5,135 86	4,650 00
" 1935-36, 5 p. c.	1,000 00		
" 1938, 5 p. c.	500 00		
St. Thomas, 1920, 4½ p. c.	863 65	863 65	837 74
Toronto, 1955, 4½ p. c.	5,000 00	4,569 88	4,600 00

10 GEORGE V, A. 1920

THE GLOBE INDEMNITY—*Concluded.*SCHEDULE B—*Concluded.*Bonds and debentures owned by the Company—*Concluded.**Held by the Company—Concluded.**Towns—*

Bow Island, 1943, 6 p. c.	2,000 00	1,649 00	1,820 00
Bracebridge, 1926, 4½ p. c.	2,900 94		2,697 87
“ 1927, 4½ p. c.	3,031 48		2,788 96
“ 1928, 4½ p. c.	3,167 90	12,179 95	2,914 47
“ 1929, 4½ p. c.	3,310 45		3,012 51
Brampton, 1930, 6 p. c.	524 52	524 52	555 99
“ 1931, 6 p. c.	615 99	615 99	652 95
“ 1932, 6 p. c.	712 93	712 93	762 83
“ 1933, 6 p. c.	815 73	815 73	872 83
“ 1934, 6 p. c.	924 67	924 67	989 40
*Maisonneuve, 1951, 4½ p. c.	30,173 32	30,609 52	24,742 12
Owen Sound, 1923, 4 p. c.	2,000 00	1,914 00	1,860 00

Municipalities—

Assiniboia (R.M.), 1935, 5 p. c.	4,685 13		4,310 32
Assiniboia (R.M.), 1936, 5 p. c.	7,069 36	18,602 47	6,433 12
Assiniboia (R.M.), 1937, 5 p. c.	8,472 87		7,710 41

Schools—

Dauphin, Man., 1929, 5 p. c.	20,292 65	20,645 18	18,669 24
Montreal (St. Edouard), 1949, 5½ p. c.	15,000 00	16,811 28	14,550 00
St. Georges, 1960, 4½ p. c.	20,000 00	19,682 95	15,600 00
Toronto, R.C., 1933, 5 p. c.	30,000 00	25,920 00	30,300 00

Miscellaneous—

Toronto Harbour Coms. 1953, 4½ p. c.	30,000 00	25,880 61	25,880 61
Total par, book and market values	\$ 699,394 92	\$ 694,075 67	\$ 657,957 78

SCHEDULE C.

Stock owned by the Company, viz:—

Dominion Permanent Loan Co., 4 shares	\$ 400 00	\$ 400 00	No value.
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*On deposit with Government of Quebec.

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GREAT AMERICAN INSURANCE COMPANY.

(Formerly German-American Insurance Company).

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, C. G. SMITH—Secretary, EDWIN M. CRAGIN—Principal Office, 1 Liberty St., New York—Chief Agent in Canada, WILLIAM ROBINS—Head Office in Canada, Toronto.

(Incorporated March 6, 1872. Commenced business in Canada December 7, 1904.)

CAPITAL.

Amount of capital authorized, subscribed and paid in cash. \$ 5,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General *(For details, see Schedule B)* \$ 533,288 53

Other Assets in Canada.

Cash in banks, viz.:—		
Dominion Bank, Toronto	\$ 263,961 73	
Imperial Bank, Ottawa	15,740 00	
Total cash in banks		279,701 73
Interest due, \$4,612.38; accrued, \$9,228.62		13,841 00
Agents' balances and premiums uncollected, viz.:—		
Fire (\$1,708.38 on business prior to Oct. 1, 1919)	\$ 59,606 57	
Automobile (including Fire Risk)	6,493 96	
Tornado	345 86	
Total		66,446 39
Recoverable for reinsurance on paid losses (fire)		923 48
Total assets in Canada	\$	894,201 13

LIABILITIES IN CANADA.

Net amount of fire claims, adjusted and unpaid	\$ 2,525 00	
Net amount of fire claims, unadjusted (\$7,821 accrued in previous years)	72,940 00	
Net amount of fire claims, resisted, in suit	4,500 00	
Net amount of automobile (including fire risk) claims, unadjusted	2,025 00	
Net amount of tornado claims, unadjusted	530 00	
Total net amount of unsettled claims	\$	82,520 00
Reserve of unearned premiums, viz.:—		
Fire	\$ 297,661 77	
Automobile (including Fire Risk)	18,720 84	
Explosion	2,102 17	
Sprinkler Leakage	10 00	
Tornado	1,459 18	
Total, \$319,953 96, carried out at 80 per cent		255,963 17
Salaries, rent, advertising, etc		1,111 40
Taxes due and accrued		7,500 00
Return premiums, (explosion)		500 38
Total liabilities in Canada	\$	347,594 95

10 GEORGE V, A. 1920

GREAT AMERICAN—Continued.

INCOME IN CANADA.

Premiums.	Class of Business.				
	Fire.	Automobile (including Fire Risk).	Explosion.	Hail.	Tornado.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	721,853 75	41,259 26	8,556 00	43,500 45	1,383 81
Less reinsurances.....	111,880 01	212 87		2,434 55	
Less return premiums.....	130,540 33	5,685 27	1,504 36	2,249 80	86 63
Total deduction.....	242,420 34	5,898 14		4,684 35	
Net cash received.....	479,433 41	35,361 12	7,051 64	38,816 10	1,297 18
Net cash received for premiums for all classes of business.....					\$ 561,959 45
Cash received for interest on investments.....					26,333 87
Total income in Canada.....					\$ 588,293 32

EXPENDITURE IN CANADA.

	Fire.	Automobile (including Fire Risk).	Hail.	Tornado.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Paid for claims occurring in previous years.....	65,994 24	1,683 63		
Less savings and salvage.....	443 49	42 50		
Less reinsurances.....	9,710 70			
Total deduction.....	10,154 19			
Net paid during the year for said claims.....	55,840 05	1,641 13	262 75	
Paid for claims occurring during the year.....	221,037 48	15,295 43	23,290 78	2,473 98
Less savings and salvage.....	5,557 44	75 00		
Less reinsurances.....	30,480 57	93 20	1,563 28	
Total deduction.....	36,038 01	168 20		
Net paid during the year for said claims.....	184,999 47	15,127 23	21,727 50	
Total net paid during the year for said claims.....	240,839 52	16,768 36	21,990 25	2,473 98
Total net payments for claims for all classes of business.....				\$ 282,072 11
Commission and brokerage, fire, \$105,405.39; other, \$20,288.62.....				125,694 01
Taxes, fire, \$20,632.49; other, \$867.16.....				21,499 65
*Salaries, fees and travelling expenses:—Salaries head office officials, \$26,936.48; general and special agents, \$6,250; travelling expenses, agents, \$5,245.16.....				38,431 64
†Miscellaneous expenditure, viz.:—Advertising, \$779.84; fire departments, patrol and salvage corps assessments, etc., \$131.20; inspection and surveys, \$4,928.25; maps and plans, \$2,600.46; postage, telegrams, telephones and express, \$1,975.44; printing and stationery, \$1,056.82; rents, \$3,035.04; underwriters' boards, associations, etc., \$8,620.85; duty and other miscellaneous expenses, \$446.81; profit and loss, \$1,761.96; furniture and fixtures, \$47.15.....				25,383 82
Total expenditure in Canada.....				\$ 493,081 23

*(\$32,282.58 belongs to fire business.)

†(\$24,507.30 belongs to fire business.)

SESSIONAL PAPER No. 8

GREAT AMERICAN—Continued.

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Fire.		Automobile (including Fire Risk).		Hail.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1918....	67,635,310	656,351 87	280,067	11,997 36		
Taken in 1919—new and renewed	76,074,064	722,858 10	1,304,859	46,736 11	377,546	43,500 45
Totals.....	143,709,374	1,379,209 97	1,584,926	58,733 47		
Less ceased	74,952,265	691,927 88	686,568	21,078 92	377,546	43,500 45
Gross in force at end of 1919....	68,757,109	687,282 09	898,358	37,654 55		
Less reinsured.....	8,853,992	105,266 40	9,850	212 87		
Net in force at end of 1919.....	59,903,117	582,015 69	888,508	37,441 68		

Risks and Premiums.	Class of Business.					
	Explosion.		Sprinkler Leakage.		Tornado.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1918....			10,000	60 00	577,388	2,275 83
Taken in 1919—new and renewed	1,608,400	8,556 00			400,789	1,363 71
Totals.....					978,177	3,639 54
Less ceased	900,900	4,351 67			360,633	1,137 80
Gross in force at end of 1919....	707,500	4,204 33	10,000	60 00	617,544	2,501 74
Less reinsured.....					4,500	22 50
Net in force at end of 1919.....	707,500	4,204 33	10,000	60 00	613,044	2,479 24

SCHEDULE B.

	Par Value.	Market Value.
Bonds and debentures on deposit with Receiver General, viz.:—		
Dominion of Canada War Loan, 1937, 5½ p.c.....	\$ 100,000 00	\$ 98,875 00
Province of Manitoba, 1935, 4 p.c.....	50,000 00	43,000 00
<i>Cities—</i>		
Montreal, 1954, 4½ p.c.....	80,000 00	73,600 00
Toronto, 1944, 3½ p.c.....	51,100 00	39,858 00
Toronto, 1920, 4 p.c.....	25,306 66	24,000 53
Toronto, 1948, 4 p.c.....	160,600 00	136,510 00
Toronto, 1924, 4½ p.c.....	26,000 00	25,220 00
Toronto, 1940, 5 p.c.....	32,000 00	28,076 80
Toronto, 1941, 5 p.c.....	18,000 00	15,748 20
<i>Town—</i>		
Lachine, 1941, 4 p.c.....	25,000 00	20,250 00
Lachine, 1944, 4½ p.c.....	5,000 00	4,350 00
<i>Miscellaneous—</i>		
Montreal Harbour, 1924, 4 p.c.....	25,000 00	23,000 00
Total on deposit with Receiver General.....	\$ 598,006 66	\$ 533,288 53

10 GEORGE V, A. 1920

GREAT AMERICAN—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

INCOME.

Net cash received for premiums.....	\$18,175,862 75
Interest and dividends.....	1,367,735 39
Rents.....	242,188 09
Agents' balances previously charged off.....	3,221 77
Profit on sale or maturity of bonds and stocks.....	64,060 06
Premium on new capital stock.....	12,371 41
Total income.....	<u>\$19,865,439 47</u>

DISBURSEMENTS.

Net amount paid for claims.....	\$ 6,959,864 59
Expenses of adjustment and settlement of claims.....	176,434 47
Paid stockholders for interest or dividends.....	1,250,000 00
Commission or brokerage, etc.....	4,027,451 70
Field supervisory expenses.....	496,937 77
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	1,019,901 29
Rents.....	89,393 36
Inspections and surveys including underwriters' boards and tariff associations.....	397,528 15
Federal taxes.....	193,868 97
State taxes on premiums, Insurance Department licenses and fees.....	460,665 92
Gross loss on sale or maturity of bonds and stocks.....	1,489,984 34
Agents' balances charged off.....	8,845 21
All other disbursements.....	552,092 71
Total disbursements.....	<u>\$17,122,968 48</u>

LEDGER ASSETS.

Book value of real estate.....	\$ 2,682,385 69
Mortgage loans on real estate, first liens.....	23,100 00
Book value of bonds and stocks owned.....	29,322,142 77
Cash on hand, in trust companies and in banks.....	2,543,796 32
Agents' balances.....	2,753,629 43
Bills receivable, taken for fire risks.....	63,886 45
Total ledger assets.....	<u>\$37,388,440 66</u>

NON-LEDGER ASSETS.

Interest due and accrued.....	238,976 50
Rents due.....	1,204 48
Recoverable for reinsurance on paid losses.....	26,390 08
Gross assets.....	<u>\$37,655,011 72</u>
Deduct assets not admitted.....	4,453,332 84
Total admitted assets.....	<u>\$33,201,678 88</u>

LIABILITIES.

Net amount of unpaid claims.....	\$ 2,145,295 98
Unearned premiums.....	14,428,726 29
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	54,196 31
Federal, state, county and other taxes due or accrued (estimated).....	450,000 00
Contingent commissions or other charges due or accrued.....	100,000 00
Premiums due or to become due.....	8,589 27
Rents paid in advance.....	2,238 25
Due reinsurance companies for salvage.....	2,256 27
Total amount of all liabilities (except capital stock).....	<u>\$17,191,302 37</u>
Capital actually paid up in cash.....	5,000,000 00
Surplus.....	11,010,376 51
Total liabilities.....	<u>\$33,201,678 88</u>

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GREAT AMERICAN—*Concluded.*

RISKS AND PREMIUMS.

FIRE RISKS.

Written or renewed during the year.....	\$2,630,259,093 00
Premiums thereon.....	26,782,850 95
Terminated during the year.....	2,362,678,401 00
Premiums thereon.....	24,482,939 56
Net in force at Dec. 31, 1910.....	2,760,071,654 00
Premiums thereon.....	26,410,239 55

10 GEORGE V, A. 1920

GUARDIAN ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

Chairman, Hon. EVELYN HUBBARD—Gen. Manager, GEO. W. REYNOLDS—Principal Office, London, Eng.—Chief Agent in Canada, HUGH M. LAMBERT—Head Office in Canada, 160 St. James Street, Montreal.

(Established December 17, 1821. Commenced business in Canada May 1, 1869.)

CAPITAL.

Amount of joint stock capital authorized and subscribed.....	£ 2,000,000	stg. = \$ 9,733,333 33
Amount paid thereon in cash	1,000,000	" = 4,866,666 67

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (For details, see Schedule B.).....	\$ 1,200,026 16
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Other Assets in Canada.

Value of real estate (unencumbered), Guardian building, 160 St. James St., Montreal	325,000 00
Cash at head office in Canada.....	139 56
Cash in banks, viz:—	
Molsons Bank, Montreal, general account.....	\$ 83,085 41
Molsons Bank, Montreal, manager's account.....	1,415 40
Dominion Bank, Montreal, general account.....	59,258 02
Dominion Bank, Montreal, Guardian Bldg. account.....	6,217 09
Total cash in banks.....	149,975 92
Agents' balances and premiums uncollected (\$5,129.43 on business prior to October 1, 1919).....	162,119 28
Interest accrued.....	979 31
Employees' Victory Loan account.....	2,080 00
Total assets in Canada.....	\$ 1,840,320 23

LIABILITIES IN CANADA.

Net amount of claims, unadjusted (\$125, accrued in previous years).....	\$ 83,041 15
Net amount of claims, resisted, in suit (accrued in previous years).....	128,780 00
Total net amount of unsettled claims.....	\$ 211,821 15
Reserve of unearned premiums, \$964,533.98; carried out at 80 per cent.....	771,627 18
Taxes due and accrued.....	229,000 00
Total liabilities in Canada.....	\$ 1,212,448 33

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 1,697,267 91
Deduct reinsurances, \$9,845.38; return premiums, \$253,724 10	263,569 48
Net cash received for premiums.....	\$ 1,433,698 43
Received for interest on investments.....	30,177 25
Received for rents.....	15,440 06
Total income in Canada.....	\$ 1,479,315 74

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GUARDIAN ASSURANCE—*Concluded.*

EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years.....	\$ 44,044 45	
Deduct savings and salvage.....	1,384 77	
Net amount paid for said claims.....	\$ 42,659 68	
Amount paid for claims occurring during the year.....	\$ 565,338 22	
Deduct savings and salvages, \$5,970.16; reinsurances, \$6,543.89.....	12,514 05	
Net amount paid for said claims.....	\$ 552,824 17	
Total net amount paid for claims.....	\$ 595,483 85	
Commission or brokerage.....	266,495 66	
Commission on profits.....	4,569 98	
Salaries, \$64,036 35; trustees' fees, \$1,600; auditors' fees, \$780; travelling expenses, \$4,016.92	70,493 27	
Taxes, fire.....	38,939 56	
Miscellaneous expenditure, viz: Tariff association charges, \$17,679.40; advertising, \$1,021.05; postage, telegrams, telephones and express, \$4,390.86; printing and stationery, \$6,022.67; maps and plans, \$2,941.56; rents, etc., \$4,928.25; sundries, \$10,704.19; legal expenses, \$4,264.27; office furniture, \$1,160.10.....	53,112 37	
Total expenditure in Canada.....	\$ 1,029,094 69	

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement.....	\$155,245,541	\$ 1,806,609 04
Taken during the year, new and renewed	155,113,154	1,707,831 41
Total.....	\$310,358,695	\$ 3,514,440 45
Deduct terminated	146,890,437	1,617,202 22
Gross in force at end of year.....	\$163,468,258	\$ 1,897,238 23
Deduct reinsured	1,020,733	9,836 66
Net in force at December 31, 1919.....	\$162,447,525	\$ 1,887,401 57

SCHEDULE B.

Bonds and debentures on deposit with Receiver General, viz.:

	Par value.	Market value.
<i>Governments—</i>		
Province of Quebec, inscribed stock, 1937, 3 p.c.....	\$ 48,666 67	\$ 35,526 66
British Govt. War Loan, 1929-1947, 5 p.c.....	1,070,423 33	1,016,902 16
Newfoundland, 1941, 3½ p.c.....	7,300 00	5,329 00
" 1947, 3½ p.c.....	6,326 67	4,491 94
" 1951, 3½ p.c.....	30,173 33	21,423 06
<i>School—</i>		
Ottawa, R.C., 1939, 4½ p.c.....	55,000 00	49,500 69
<i>Railways—</i>		
C.N. R., 1st mtge., Ont. Div. (guaranteed by Prov. of Man.)		
1930, 4 p.c.....	48,666 67	41,853 34
<i>Miscellaneous—</i>		
Can. Perm. Mtge. Corp., 1921, 4½ p.c.....	25,000 00	25,000 00
Total on deposit with Receiver General.....	\$1,291,556 67	\$1,209,026 16

(For General Business Statement, see Appendix.)

THE GUARDIAN INSURANCE COMPANY OF CANADA.

(Formerly the Guardian Accident and Guarantee Company.)

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, K. W. BLACKWELL—Vice-President, D. FORBES ANGUS—Managing Director, H. M. LAMBERT—Secretary, JOHN GOOD—Principal Office, 160 St. James Street, Montreal.

(Incorporated by an Act of the Parliament of Canada, 1-2 George V, chap. 86, assented to April 4, 1911
On Nov. 17, 1917, the power of the company was extended to include automobile insurance under the provisions of section 77 of the Insurance Act, 1917, and on March 8, 1918, the power of the company was further extended to include fire insurance under the provisions of the said section. Dominion license issued November 17, 1911.)

CAPITAL.

Amount of joint stock capital authorized and subscribed.....	\$ 1,000,000 00
Amount paid in cash.....	375,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Book value of bonds and debts. <i>(For details, see Schedule B)</i>	\$ 645,262 17
Loan to employees on Victory Loan.....	1,680 00
Cash at head office.....	3,039 47
Cash in Bank of Nova Scotia.....	49,455 28
Automobile reinsurance losses due.....	115 10
Due by Guardian Assee. Co. (net).....	3,080 52
Due by Quebec Associated Cos. Bureau.....	839 85
Total ledger assets.....	\$ 703,472 39
Deduct market value of bonds and debentures under book value.....	41,714 19
	\$ 661,758 20

OTHER ASSETS.

Interest accrued.....	6,554 71
Plans.....	382 25
Agents' balances and premiums uncollected—	
Fire in Canada (\$680 03 on business prior to Oct. 1, 1919).....	\$ 18,711 11
Fire, in other countries.....	27,824 51
Accident (\$646 14 on business prior to Oct. 1, 1919).....	5,506 07
Automobile (including fire risk) (\$2,468.03 on business prior to Oct. 1, 1919).....	11,593 26
Automobile, (excluding fire risk) (\$1,349.74 on business prior to Oct. 1, 1919).....	7,646 74
Burglary (\$181 57 on business prior to Oct. 1, 1919).....	1,385 52
Liability (\$722 98 on business prior to Oct. 1, 1919).....	8,625 19
Guarantee (\$674 71 on business prior to Oct. 1, 1919).....	1,582 84
Plate Glass, (\$1,197 18 on business prior to Oct. 1, 1919).....	3,207 55
Sickness (\$1,007 92 on business prior to Oct. 1, 1919).....	8,009 04
Total.....	94,091 83
Total assets.....	\$ 762,786 99

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THE GUARDIAN INSURANCE—Continued.

LIABILITIES.

(1) *Liabilities in Canada.*

Amount of unsettled claims:—

Fire, unadjusted.....	\$ 655 22
Accident, unadjusted.....	3,514 66
Accident, resisted, not in suit.....	500 00
Automobile, (including Fire Risk) unadjusted.....	10,325 55
Automobile (excluding Fire Risk) unadjusted.....	21,446 04
Burglary, unadjusted.....	3,153 00
Liability, unadjusted.....	14,277 00
Guarantee, unadjusted.....	1,565 00
Plate Glass, unadjusted.....	1,218 05
Sickness, unadjusted.....	9,583 85

Total net amount of unsettled claims.....\$ 66,238 37

Reserve of unearned premiums:—

Fire.....	\$ 17,400 02
Accident.....	17,375 05
Automobile (including Fire Risk).....	22,138 80
Automobile (excluding Fire Risk).....	41,244 16
Burglary.....	4,801 26
Liability.....	8,925 01
Guarantee.....	4,583 75
Plate Glass.....	6,055 50
Sickness.....	18,510 58

Total, \$141,034.13, carried out at 80 per cent.....112,827 28

Taxes due and accrued.....4,851 00

Due and accrued for salaries, rent, etc.....76 93

Reinsurance premiums:—

Fire.....	\$ 26,678 31
Accident.....	343 26
Automobile (including Fire Risk).....	11,234 67
Automobile (excluding Fire Risk).....	7 67
Burglary.....	724 01
Guarantee.....	357 16
Plate Glass.....	68 82
Sickness.....	49 56

Total.....39,463 46

Total liabilities in Canada.....\$ 223,457 04

(2) *Liabilities in other Countries.*

Amount of fire claims, unadjusted.....\$ 101,330 00

Reserve of unearned premiums fire, \$119,073.24; carried out at 80 per cent thereof.....95,258 60

Total liabilities in other countries.....\$ 196,588 60

Total liabilities (except capital stock) in all countries.....\$ 420,045 64

Excess of assets over liabilities.....\$ 342,741 37

Capital stock paid in cash.....375,000 00

10 GEORGE V, A. 1920

THE GUARDIAN INSURANCE—Continued.

INCOME.

Premiums.	Class of Business.					
	Fire.		Accident In Canada.	Auto- mobile (including Fire Risk) In Canada.	Auto- mobile (excluding Fire Risk) In Canada.	Burglary In Canada.
	In Canada.	In other Countries.				
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash re- ceived....	74,499 11	349,904 91	49,540 57	77,222 26	125,933 58	18,817 63
Less reinsurance....	31,886 99		2,032 17	15,063 28	508 15	3,022 18
Less return pre- miums.....	10,182 77		9,857 01	19,984 86	41,476 75	4,585 87
Total deduction....	42,069 76		11,889 18	35,048 14	41,984 90	7,608 05
Net cash received	32,429 35	349,904 91	37,651 39	42,174 12	83,948 68	11,209 58

Premiums.	Liability In Canada.	Guarantee In Canada.	Plate Glass In Canada.	Sickness In Canada.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received	63,156 35	16,513 49	16,811 71	49,100 10
Less reinsurance.....	439 85	1,591 83	137 15	903 65
Less return premiums.....	10,846 62	5,720 75	4,758 98	9,387 09
Total deduction.....	11,286 47	7,312 58	4,896 13	10,290 74
Net cash received.....	51,869 88	9,200 91	11,915 58	38,809 36

Net cash received for premiums for all classes of business in all countries.....	\$ 669,113 76
Cash received for interest on investments.....	25,912 02
Profit on investments realized.....	456 16
Total income.....	\$ 695,481 94

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THE GUARDIAN INSURANCE—Continued.

EXPENDITURE.

Claims.	Class of Business.									
	Fire In Canada.	Fire In other Countries.	Accident In Canada.	Auto- mobile (including Fire Risk) In Canada.	Auto- mobile (excluding Fire Risk) In Canada.	Burglary In Canada.	Liability In Canada.	Guar- antee In Canada.	Plate Glass In Canada.	Sickness In Canada.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Paid for claims occurring in previous years....		18,879 09	2,008 37		18,997 25	3,137 87	24,421 62	4,269 54	310 77	6,275 85
Less savings and salvage.....					2,517 18		1,517 00 1,351 15	168 74		
Less reinsurances.						325 60	2,868 15			
Net payment for said claims.....										
Paid for claims occurring during the year....	15,757 83	101,913 52			16,480 07	2,812 87	21,553 47	4,100 80		
			9,318 78	30,596 83	24,024 98	8,316 40	30,149 55	1,992 18	6,549 20	23,532 63
Less savings and salvage.....			390 00	165 00			48 60	1,040 70	44 92	
Less reinsurances.	11,530 48		756 45	6,972 10			1,251 74		41 29	172 46
			1,146 45	7,137 10			1,300 34		86 21	
Net payment for said claims			8,172 33				28,849 21	951 48	6,462 99	23,360 17
Total net payment for claims	4,227 35	120,792 61	10,180 70	23,459 73	40,505 05	11,129 27	50,402 68	5,052 28	6,773 76	29,636 02

Total net payments for claims for all classes of business in all countries.....	\$ 302,159 45
Commission on brokerage, fire \$106,753.51; other, \$72,432.29.....	179,185 80
Taxes, fire, \$857.27; other, \$4,319 64	5,176 91
*Salaries, fees and travelling expenses:—Salaries of officials, \$23,287.22; fees:—directors, \$3,750; auditors, \$250; travelling expenses, \$1,270.10.....	28,557 32
†Miscellaneous expenditure, viz.:—Advertising, \$889.23; elevator inspection, \$279.10; furniture and fixtures, \$315.27; legal expenses, \$166.30; maps and plans, \$382.25; claim adjusting expenses, \$990.13; sundries, \$21.68; payroll audit, \$37.50; postage, telegrams, telephones and express, \$2,172.26; printing and stationery, \$6,027.58; rents, \$2,958.68; underwriters' boards, tariff associations, etc., \$1,547.23; house and office, \$3,075.71; bank charges, \$171.17.....	19,034 17
Total expenditure.....	\$ 534,113 65

*(\$3,500 belongs to fire business).

†(\$1,500 belongs to fire business).

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1918	\$ 542,117 60
Amount of income as above.....	695,481 94
Total.....	\$ 1,237,599 54
Amount of expenditure and ledger assets as above.....	\$ 534,113 65
Amount written off ledger assets.....	13 50
	534,127 15
Balance net ledger assets at December 31, 1919.....	\$ 703,472 39

10 GEORGE V, A. 1920

THE GUARDIAN INSURANCE—Continued.

SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Class of Business.				
	Fire—In Canada.			Accident In Canada.	Automobile (including Fire Risk) In Canada.
	No.	Amount.	Premiums.	Premiums.	Premiums.
		\$	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1918.....				27,207 75	
Taken in 1919, new and renewed.....	1,985	9,180,301	97,797 56	49,835 95	90,550 42
Totals.....				77,043 70	
Less ceased.....	270	1,691,483	15,958 96	40,264 11	19,984 86
Gross in force at end of 1919.....	1,715	7,488,818	81,838 60	36,779 59	70,565 56
Less reinsured.....		5,726,376	52,555 19	2,029 49	26,297 95
Net in force at end of 1919.....	1,715	1,762,442	29,283 41	34,750 10	44,267 61

Risks and Premiums.	Class of Business.		
	Automobile (excluding Fire Risk) In Canada.	Burglary In Canada.	Liability In Canada.
	Premiums.	Premiums.	Premiums.
	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1918.....	81,644 69	10,608 29	26,874 98
Taken in 1919—new and renewed.....	124,338 80	16,523 40	56,577 14
Totals.....	205,983 49	27,131 69	83,452 12
Less ceased.....	123,121 44	14,695 67	65,027 25
Gross in force at end of 1919.....	82,862 05	12,436 02	18,424 87
Less reinsured.....	373 52	2,442 14	100 47
Net in force at end of 1919.....	82,488 53	9,993 88	18,324 40

Risks and Premiums.	Class of Business.		
	Guarantee In Canada.	Plate Glass In Canada.	Sickness In Canada.
	Premiums.	Premiums.	Premiums.
	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1918.....	14,798 88	16,385 68	17,805 39
Taken in 1919, new and renewed.....	16,837 24	17,728 79	51,975 75
Totals.....	31,636 12	34,114 47	69,781 14
Less ceased.....	20,519 63	21,144 66	31,991 48
Gross in force at end of 1919.....	11,116 49	12,969 81	37,789 66
Less reinsured.....	1,948 99	205 97	768 50
Net in force at end of 1919.....	9,167 50	12,763 84	37,021 16

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THE GUARDIAN INSURANCE—*Concluded.*

SCHEDULE B.

Bonds and debentures owned by the Company, viz.:—

<i>On deposit with Receiver General.</i>			
<i>Cities—</i>	Par value.	Book value.	Market value.
Brandon, 1952, 4½ p.c.....	\$ 5,000 00	\$ 4,569 50	\$ 4,200 00
Calgary, 1921, 4 p.c.....	5,000 00	4,775 00	4,650 00
Calgary, 1933, 4½ p.c.....	5,000 00	4,650 00	4,350 00
Fort William, 1931, 4½ p.c.....	19,953 33	19,953 33	17,958 00
Lachine, 1951, 4½ p.c.....	25,000 00	25,467 50	21,250 00
London, 1939, 4 p.c.....	7,000 00	6,855 80	6,020 00
London, 1940, 4 p.c.....	3,000 00	2,937 00	2,580 00
New Westminster, 1958, 5 p.c.....	15,000 00	16,074 00	12,750 00
Port Arthur, 1931, 4½ p.c.....	4,866 66	4,324 03	4,331 33
Toronto, 1936, 4 p.c.....	9,733 20	9,299 22	8,565 22
Victoria, 1961, 4 p.c.....	24,333 33	23,693 36	18,250 00
Westmount, 1955, 4½ p.c.....	10,000 00	9,291 00	9,100 00
<i>Towns—</i>			
Maisonneuve, 1951, 4½ p.c.....	29,200 00	29,886 20	23,944 00
Welland, 1943, 5 p.c.....	5,000 00	4,812 00	4,800 00
<i>Schools—</i>			
Maisonneuve, 1951, 4½ p.c.....	25,000 00	25,000 00	20,000 00
Montreal Protestant, 1939, 4 p.c.....	15,000 00	14,700 00	12,750 00
St. Grégoire le Thaumaturge, R.C., 1951, 5 p.c.....	30,000 00	32,772 00	26,400 00
Total on deposit with Receiver General..	\$ 238,086 52	\$ 239,059 94	\$ 201,898 55
<i>Held by the Company.</i>			
Dominion of Canada War Loan, 1937, 5½ p.c.....	162,000 00	160,759 43	160,759 43
Dominion of Canada Victory Loan, 1934, 5½ p.c.....	120,000 00	120,000 00	120,000 00
Dominion of Canada Victory Loan, 1933, 5½ p.c.....	73,000 00	73,230 00	73,230 00
<i>Schools—</i>			
Dorval, 1932, 5 p.c.....	7,000 00	7,224 00	6,370 00
Hochelaga, 1950, 4½ p.c.....	17,000 00	17,170 00	14,450 00
Longue Pointe, 1952, 5 p.c.....	3,000 00	3,133 80	2,640 00
St. Jean de la Croix, 1951, 5 p.c.....	5,000 00	4,835 00	4,400 00
Westmount, 1931, 5 p.c.....	8,000 00	7,880 00	7,840 00
Westmount, 1933, 5 p.c.....	2,000 00	1,970 00	1,960 00
<i>Miscellaneous—</i>			
Canada Perm. Mortgage Corpn., 1924, 5½ p.c.	10,000 00	10,000 00	10,000 00
Total par, book and market values.....	\$ 645,086 52	\$ 645,262 17	\$ 603,547 98

10 GEORGE V, A. 1920

THE HALIFAX FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919

President, HON. WM. ROCHE—Vice-President, JAS. MOORMAN—Manager and Secretary, E. S. GORDGE—Principal Office, Halifax, N. S.

(Incorporated in 1859 by Special Act of the Legislature of Nova Scotia, amended in 1906. Dominion license issued Feb. 7, 1919.)

CAPITAL.

Amount of joint stock capital authorized.....	\$ 400,000 00
Amount subscribed and paid in cash.....	240,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Book value of real estate held by Company. (Head office building, Halifax, N. S.).....	\$ 12,500 00
Book value of bonds and debentures. (For details, see Schedule B).....	89,667 27
Book value of stocks. (For details, see Schedule C).....	319,784 88
Cash in banks, viz:—	
Royal Bank of Canada (general account), Halifax.....	\$ 6,971 42
Royal Bank of Canada (savings account), Halifax.....	15,372 35
Bank of Nova Scotia (savings account), Halifax.....	2,069 63
Total cash in banks.....	24,413 40
Total ledger assets.....	\$ 446,365 55

OTHER ASSETS.

Add market value of real estate, bonds, debentures and stocks over book value.....	16,772 04
Interest due.....	310 82
Agents' balances and premiums uncollected.....	3,777 92
Plans, \$400; furniture and fixtures, \$400.....	800 00
Total assets.....	\$ 468,026 33

LIABILITIES.

Net amount of claims, adjusted but unpaid.....	\$ 1,025 95
Reserve of unearned premiums, \$18,754.37; carried out at 80 per cent.....	15,003 50
Reinsurance premiums, due.....	1,635 06
Taxes due and accrued.....	500 00
Dividends declared, but not yet due.....	9,600 00
Total liabilities.....	\$ 27,764 51
Surplus of assets over liabilities.....	\$ 440,261 82
Capital stock paid in cash.....	240,000 00
Surplus over liabilities and capital.....	\$ 200,261 82

INCOME.

Gross cash received for premiums.....	\$ 29,828 66
Deduct reinsurance, \$6,954.72; return premiums, \$1,512.34.....	8,467 06
Net cash received for premiums.....	\$ 21,361 60
Cash received for interest on investments.....	24,411 75
Total income.....	\$ 45,773 35

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THE HALIFAX FIRE—Continued.

EXPENDITURE.

Net amount paid for claims occurring in previous years.....	\$ 24,436 93
Deduct reinsurances.....	8,049 26
Net paid for said claims.....	\$ 16,387 67
Amount paid for claims occurring during the year.....	\$ 14,759 19
Deduct reinsurance.....	4,320 81
Net amount paid for said claims.....	\$ 10,438 38
Total net amount paid for claims.....	\$ 26,826 05
Dividends paid during the year.....	18,000 00
Paid for commission or brokerage.....	421 25
Salaries, H. O. officials, \$4,134.30; fees, directors, \$4,000, auditors, \$40.....	8,174 30
Taxes.....	1,022 69
Miscellaneous expenditure, viz.: Advertising, \$708.13; office furniture and fixtures, \$84.75; inspections and surveys, \$45.30; postage, telegrams, telephones and express, \$181.07; printing and stationery, \$290.37; deficit on rents, \$627.31; sundry, \$673.37.....	2,610 30
Total expenditure.....	\$ 57,054 59

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1918.....	\$ 457,646 79
Amount of cash income.....	53,822 61
Total.....	\$ 511,469 40
Amount of cash expenditure.....	65,103 85
Balance, net ledger assets at December 31, 1919.....	\$ 446,365 55

RISKS AND PREMIUMS.

	Amount.	Premiums.
Gross in force at December 31, 1918.....	\$ 3,513,762	\$ 47,005 53
Taken during the year, new and renewed.....	2,090,334	30,208 92
Total.....	\$ 5,604,096	\$ 77,214 45
Deduct terminated.....	2,160,334	30,898 75
Gross in force at end of year.....	\$ 3,443,762	\$ 46,315 70
Deduct reinsured.....	633,070	8,424 77
Net in force at December 31, 1919.....	\$ 2,810,692	\$ 37,890 93

SCHEDULE B.

Bonds and debentures owned, viz:—

	Par value.	Book value.	Market value.
<i>Government—</i>			
*Dom. of Can., Victory Loan, 1933, 5½ p.c.....	\$ 10,000 00	\$ 10,000 00	\$ 10,200 00
†Dom. of Can., War Loan, 1937, 5½ p.c.....	7,500 00	7,500 00	7,800 00
*Dom. of Can., War Loan, 1937, 5 p.c.....	10,000 00	9,573 37	9,900 00
<i>Cities—</i>			
Halifax, N.S., 1940, 4 p.c.....	5,000 00	5,000 00	3,962 50
Moncton, N.B., 1941, 4 p.c.....	4,000 00	4,000 00	3,130 00
Moncton, N.B., 1945, 5 p.c.....	2,000 00	1,990 00	1,785 00
Sydney, N.S., 1931, 4½ p.c.....	5,000 00	5,000 00	4,400 00
<i>Towns—</i>			
Amherst, N.S., 1930, 4 p.c.....	3,000 00	3,000 00	2,565 00
Amherst, N.S., 1945, 5 p.c.....	3,000 00	2,992 50	2,677 50
Bridgetown, N.S., 1945, 5 p.c.....	3,000 00	2,992 50	2,670 00
Chatham, N.B., 1941, 4 p.c.....	4,000 00	4,000 00	3,110 00
Dartmouth, N.S., 1940, 5 p.c.....	12,000 00	12,000 00	10,920 00
Glace Bay, N.S., 1932, 4 p.c.....	6,000 00	6,000 00	4,560 00
Kentville, N.S., 1936, 4½ p.c.....	3,000 00	3,000 00	2,580 00
Kentville, N.S., 1940, 5 p.c.....	3,000 00	2,943 90	2,715 00
Louisburg, N.S., 1930, 5½ p.c.....	1,000 00	995 00	900 00
New Glasgow, N.S., 1937, 4½ p.c.....	1,000 00	905 00	860 00
Parrsboro, N.S., 1928, 4 p.c.....	5,000 00	5,000 00	4,525 00
Yarmouth, N.S., 1923, 4 p.c.....	3,000 00	2,775 00	2,827 50
Total par, book and market values.....	\$ 90,500 00	\$ 89,667 27	\$ 82,037 50

On deposit with Receiver General.

\$500 " " " "

10 GEORGE V, A. 1920

THE HALIFAX FIRE—*Concluded.*

SCHEDULE C.

Stocks owned by the Company, viz:—

	Par value.	Book value.	Market value.
Bank of Montreal, 31 shares.....	\$ 3,100 00	\$ 7,646 15	\$ 6,293 00
Bank of Nova Scotia, 416 shares.....	41,600 00	113,336 00	112,736 00
Canadian Bank of Commerce, 219 shares.....	21,900 00	43,590 75	43,362 00
Merchants Bank of Canada, 124 shares.....	12,400 00	22,237 00	23,560 00
Molsons Bank of Canada, 75 shares.....	7,500 00	14,642 00	14,025 00
Royal Bank of Canada, 414 shares.....	41,400 00	87,132 98	89,424 00
Eastern Trust Co., 144 shares	14,400 00	17,040 00	24,480 00
N. S. Savings, Loan and Building Society, 59 shares.....	14,160 00	14,160 00	17,856 69
Total par, book and market values..	<u>\$ 156,460 00</u>	<u>\$ 319,784 88</u>	<u>\$ 331,736 69</u>

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HARTFORD FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, R. M. BISSELL—Secretary, D. J. GLAZIER—Principal Office, Hartford, Conn.—Chief Agent in Canada, P. A. McCALLUM—Head Office in Canada, Toronto.

(Incorporated May, 1810. Commenced business in Canada November, 1836.)

CAPITAL.

Amount of joint stock capital authorized.....	\$10,000,000 00
Amount subscribed and paid in cash.....	<u>4,000,000 00</u>

ASSETS IN CANADA.

(Held solely for the protection of Canadian Policyholders.)

Market value of bonds, debentures and stock on deposit with Receiver General. (For details, see Schedule B).....\$ 1,280,343 41

Other Assets in Canada.

Cash in banks, viz:—	
Imperial Bank of Canada, Toronto.....	\$ 176,593 98
Imperial Bank of Canada, Winnipeg.....	25,379 23
Royal Bank of Canada, Toronto.....	33,320 84
Royal Bank of Canada, Vancouver.....	6,908 03
Bank of Commerce, Vancouver.....	<u>6,600 30</u>
Total cash in banks.....	248,802 38
Interest accrued.....	17,331 88
Agents' balances and premiums uncollected, viz:—	
Fire.....	\$ 190,626 70
Automobile (including Fire Risk).....	3,794 61
Explosion.....	7,466 62
Inland Transportation.....	965 76
Sprinkler Leakage.....	4,102 09
Tornado.....	<u>6,505 25</u>
Total.....	213,461 03
Total assets in Canada.....	<u>\$ 1,759,938 70</u>

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted (\$14,424.70 accrued prior to 1919)...	\$ 106,636 87
Net amount of automobile (including fire risk) claims, unadjusted.....	40 00
Net amount of hail claims, unadjusted.....	68 75
Net amount of inland transportation claims, unadjusted.....	741 92
Net amount of sprinkler leakage claims, unadjusted.....	85 00
Net amount of tornado claims, unadjusted.....	<u>26,233 66</u>
Total net amount of unsettled claims	\$ 133,806 20
Reserve of unearned premiums, viz:—	
Fire.....	\$ 904,427 06
Automobile (including Fire Risk).....	14,633 16
Explosion.....	15,656 37
Inland Transportation.....	477 09
Sprinkler Leakage.....	25,446 37
Tornado.....	<u>26,662 86</u>
Total, \$987,302.91; carried out at 80 per cent.....	789,842 33
Taxes due and accrued	<u>221,556 88</u>
Total liabilities in Canada	<u>\$ 1,145,205 41</u>

10 GEORGE V, A. 1920

HARTFORD FIRE—Continued.

INCOME IN CANADA.

Premiums.	Class of Business.						
	Fire.	Automobile (including Fire Risk)	Explosion.	Hail.	Inland Transportation.	Sprinkler Leakage.	Tornado.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received...	1,565,938 00	45,610 32	84,698 37	461,237 21	47,997 94	22,647 58	19,011 76
Less reinsurance.....	117,241 62		-104 65	19,460 48		7 56	
Less return premiums.	224,492 05	9,201 74	37,996 37	20,834 73	3,596 60	2,447 08	928 82
Total deduction.....	341,733 67		37,891 72	40,295 21		2,454 64	
Net cash received	1,224,204 33	36,408 58	46,806 65	420,942 00	44,401 34	20,192 94	18,082 94
Net cash received for premiums for all classes of business.....							\$ 1,811,038 78
Cash received for interest on investments.....							74,647 92
Total income in Canada.....							\$ 1,885,686 70

EXPENDITURE IN CANADA.

Claims	Class of Business.						
	Fire.	Automobile (including Fire Risk).	Hail.	Sprinkler Leakage.	Tornado.	Inland Transportation.	Explosion.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Paid for claims occurring in previous years	120,710 73	88 67		229 82	39 60	2,082 79	
Less reinsurance.....	20,005 25			121 50			
Net payment for said claims.....	100,705 48			108 32			
Paid for claims occurring during the year...	452,249 69	12,980 21	289,606 96	8,582 74	37,314 57	43,189 99	35 75
Less savings and salvage	3,806 16	385 00	7,885 13			16,860 54	
Less reinsurances.....	45,812 67						
Total deduction....	49,618 83						
Net payment for said claims.....	402,630 86	12,595 21				26,329 45	
Total net payment for claims.....	503,336 34	12,683 88	281,721 83	8,691 06	37,354 17	28,412 24	35 75
Total net payments for claims for all classes of business.....							\$ 872,235 27
Commission and brokerage: Fire, \$269,139.44; Other, \$143,674.81.....							412,814 25
Commission on profits: Fire, \$2,591.85; Other, \$1,103.05.....							3,694 90
Taxes: Fire, \$12,283.11; Other, \$20,100.60.....							62,383 71
*Salaries of head office employees, \$56,178.15; do. of general special agents, \$11,318.30; traveling expenses, officials and agents, \$13,734.99.....							81,231 44
†Miscellaneous expenditure, viz.: Advertising, \$324.42; furniture and fixtures, \$512.10; losses on agency accounts, \$441.18; legal expenses, \$17.00; maps and plans, \$3,464.93; postage, telegrams, telephones and express, \$3,434.75; printing and stationery, \$5,399.85; rents, \$3,799.50; underwriters' boards, associations, etc., \$17,604.51; loss adjustment expenses, \$10,358.84; commercial ratings, \$12.50.....							47,369 58
Total expenditure in Canada.....							\$ 1,479,729 15

*(\$72,180.86 belongs to fire business). †(\$40,810.61 belongs to fire business).

SESSIONAL PAPER No. 8

HARTFORD FIRE—Continued.

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Fire.		Automobile (including Fire Risk).		Explosion.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1918.	153,820,536	1,603,933 03	2,342,602	26,539 16	1,684,881	12,944 61
Taken in 1919, and new renewed.	166,080,843	1,654,512 40	5,975,216	46,357 28	30,160,983	82,524 85
Totals.	319,901,379	3,258,445 43	8,317,818	72,896 44	31,845,864	95,469 46
Less ceased.	151,564,300	1,500,380 62	5,588,071	43,630 12	14,552,714	64,156 72
Gross in force at end of 1919.	168,337,079	1,758,064 81	2,729,747	29,266 32	17,293,150	31,312 74
Less reinsured.	20,112,563	86,465 08				
Net in force at end of 1919.	148,224,516	1,671,599 73	2,729,747	29,266 32	17,293,150	31,312 74

Risks and Premiums	Class of Business.							
	Hail.		Inland Transportation.		Sprinkler Leakage.		Tornado.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts	\$	\$ cts	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1918.	6,962,308	461,237 63	12,850	135 35	5,228,000	39,691 91	4,947,825	20,129 31
Taken in 1919, and renewed.			100,480	44,891 68	3,505,750	24,635 03	6,579,786	25,500 71
Totals.			113,330	45,027 03	8,733,750	64,326 94	11,527,611	45,630 02
Less ceased.	6,962,308	461,237 63	87,980	44,072 85	2,392,700	17,182 07	1,238,720	4,483 50
Gross in force at end of 1919.			25,350	954 18	6,341,050	47,144 87	10,288,891	41,146 52
Less reinsured.					391,165	3,316 99		
Net in force at end of 1919.			25,350	954 18	5,949,885	43,827 88	10,288,891	41,146 52

10 GEORGE V, A. 1920

HARTFORD FIRE—Continued.

SCHEDULE B.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Dom. of Canada Victory Loan, 1933, 5½ p.c.....	\$ 230,000 00	\$ 230,000 00
Dom. of Canada bonds, 1926, 5 p.c.....	45,000 00	44,700 00
Dom. of Canada bonds, 1931, 5 p.c.....	30,000 00	29,700 00
Province of Alberta, 1924, 4½ p.c.....	35,000 00	33,250 00
Province of Ontario, 1925, 4½ p.c.....	50,000 00	48,500 00
<i>Cities—</i>		
Hamilton 1927, 4 p.c.....	50,000 00	46,000 00
" 1930, 4½ p.c.....	10,000 00	9,500 00
" 1931, 4½ p.c.....	10,000 00	9,500 00
" 1934, 4½ p.c.....	50,000 00	47,000 00
London, 1924, 3½ p.c.....	59,000 00	53,100 00
Montreal Stock, 4 p.c.....	62,500 00	49,375 00
Toronto, 1929, 3½ p.c.....	68,133 34	59,276 01
" 1930, 3½ p.c.....	39,906 67	34,319 74
" 1944, 3½ p.c.....	126,533 33	98,696 00
" 1945, 3½ p.c.....	73,000 00	56,940 00
" 1955, 4½ p.c.....	13,000 00	11,960 00
Vancouver, 1923, 4½ p.c.....	50,000 00	47,000 00
Victoria, 1923, 4 p.c.....	26,000 00	23,920 00
Westmount, 1955, 4½ p.c.....	25,000 00	22,750 00
Windsor, 1920, 5 p.c.....	5,000 00	5,000 00
Winnipeg, 1941, 3½ p.c.....	50,000 00	38,500 00
<i>Towns—</i>		
Maisonneuve, 1954, 5 p.c.....	24,333 33	21,656 66
Verdun, 1954, 5 p.c.....	30,000 00	28,200 00
<i>School—</i>		
Winnipeg, 1941, 4 p.c.....	50,000 00	41,500 00
<i>Railway—</i>		
C.N.R. Winnipeg Term. (g'teed by Prov. of Man.), 1939, 4½ p.c.....	150,000 00	123,000 00
<i>Miscellaneous—</i>		
Can. Perm. Mtge. Corp., 1923, 4½ p.c.....	25,000 00	25,000 00
200 shares Bank of Montreal stock.....	20,000 00	42,000 00
Total on deposit with Receiver General.....	\$ 1,407,406 67	\$ 1,280,343 41

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

LEDGER ASSETS.

Book value of real estate.....	\$ 996,596 23
Mortgage loans on real estate, first liens.....	483,000 00
Loans secured by pledge of bonds, stocks or other collaterals.....	84,500 00
Book value of bonds and stocks.....	38,757,143 36
Cash on hand, in trust companies and in banks.....	4,352,722 16
Agents' balances and bills receivable.....	7,352,473 12
Total ledger assets.....	\$52,026,434 87

NON-LEDGER ASSETS.

Interest accrued.....	419,027 72
Market value of real estate over book value.....	9,192 17
Reinsurance due on claims paid.....	255,030 09
Gross assets.....	\$52,709,684 85
Deduct assets not admitted.....	2,119,199 52
Total admitted assets.....	\$50,590,485 33

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HARTFORD FIRE—*Concluded.*

LIABILITIES.

Net amount of unpaid claims.....	\$ 2,912,762 64
Unearned premiums.....	25,548,915 29
Salaries, rents, expenses, bills, etc., due or accrued.....	100,000 00
Federal, state or other taxes due or accrued (estimated).....	2,400,000 00
Contingent commissions or other charges due or accrued.....	234,660 79
Special reserve.....	1,000,000 00
Due other companies for reinsurance.....	265,339 21
Total liabilities, except capital stock.....	\$32,461,677 93
Capital stock paid in cash.....	4,000,000 00
Surplus.....	14,128,807 40
Total liabilities.....	\$50,590,485 33

INCOME.

Net cash received for premiums.....	\$35,103,081 43
Interest and dividends.....	1,433,209 57
Rents.....	53,991 63
Agents' balances previously charged off.....	2,964 82
Gross profit on sale or maturity of bonds.....	231 50
Gross increase by adjustment in book value of bonds.....	99,993 00
Surplus paid in by stockholders.....	1,000,000 00
Other income.....	180 80
Total income.....	\$37,693,652 75

DISBURSEMENTS.

Net amount paid for claims.....	\$13,574,744 65
Expenses of adjustment and settlement of claims.....	433,857 49
Dividends to shareholders.....	800,000 00
Commissions or brokerage including agents' allowances.....	7,021,760 55
Total field supervisory expenses.....	1,233,416 52
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	1,581,046 30
Rents.....	153,065 05
Fire departments, fire patrol and salvage corps assessments, fees, taxes and expenses.....	153,874 87
Inspections and surveys including underwriters' boards and tariff associations.....	558,919 87
Taxes on real estate, \$15,902.77; other expenses, \$32,637.88.....	48,540 65
State taxes on premiums, Insurance Department licenses and fees.....	919,589 55
All other licenses, fees and taxes.....	1,730 70
Agents' balances charged off.....	10,003 19
Gross loss on sale or maturity of ledger assets.....	634,951 35
Gross decrease, by adjustment, in book value of bonds.....	469,936 80
Federal taxes.....	861,275 21
Interest on Capital Stock payments.....	23,257 07
Paid for conflagration protection.....	83,916 66
All other disbursements.....	674,419 38
Total disbursements.....	\$29,238,305 95

RISKS AND PREMIUMS—FIRE RISKS.

Amount of policies written or renewed during the year ..	\$4,233,733,392 00
Premiums thereon.....	45,965,336 22
Amount terminated during the year.....	3,629,947,884 00
Premiums thereon.....	41,941,367 78
Net amount in force December 31, 1919.....	4,619,839,425 00
Premiums thereon.....	47,295,140 33

10 GEORGE V, A. 1920

THE HOME INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President—ELBRIDGE G. SNOW—Secretaries, HENRY J. FERRIS AND WILFRID KURTH—Principal Office, New York—Chief Agent in Canada, F. W. EVANS—Head Office in Canada, Montreal.

(Incorporated, 1853. Commenced business in Canada January 1, 1902.)

CAPITAL.

Amount of capital authorized, subscribed, and paid in cash.....\$ 6,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General. (For details, see Schedule B.).....\$1,784,186 97

Other Assets in Canada.

Cash in Royal Bank of Canada, Montreal.....	549,593 67
Agents' balances and premiums uncollected, viz.:—	
Fire (\$5,152.14 on business prior to Oct. 1, 1919).....	\$ 204,024 85
Automobile, (including Fire) Risk (\$1,778.12 on business prior to Oct. 1, 1919).....	7,736 72
Explosion, (on business prior to Oct. 1, 1919).....	8,851 57
Sprinkler Leakage (\$25.82 on business prior to Oct. 1, 1919).....	975 33
Tornado (\$203 17 on business prior to Oct. 1, 1919).....	6,218 66
Total.....	227,807 13
Total assets in Canada.....	\$ 2,561,587 77

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted (\$17,328 accrued in previous years).....	\$ 153,454 00
Net amount of fire claims, resisted, in suit (accrued in previous years).....	1,000 00
Net amount of automobile (including Fire Risk) claims, unadjusted (\$661 accrued in previous years).....	7,946 00
Net amount of hail claims, unadjusted (\$158 accrued in previous years).....	538 00
Net amount of sprinkler leakage claims, unadjusted.....	105 00
Net amount of tornado claims, unadjusted (\$23 accrued in previous years).....	122,280 00
Total net amount of unsettled claims.....	\$ 285,323 00
Reserve of unearned premiums, viz.:—	
Fire.....	\$ 989,961 46
Automobile (including Fire Risk).....	30,612 59
Explosion.....	35,897 73
Sprinkler leakage.....	7,755 83
Tornado.....	37,006 50
Total, \$1,101,234.11; carried out at 80 per cent.....	880,987 29
Taxes due and accrued.....	164,725 57
Total liabilities in Canada.....	\$ 1,331,035 86

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THE HOME—Continued.
INCOME IN CANADA.

Premiums.	Class of Business.					
	Fire.	Automobile (including Fire Risk).	Hail.	Sprinkler Leakage.	Tornado.	Explosion
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	1,706,888 50	96,888 21	497,608 86	9,559 36	31,342 97	149,899 17
Less reinsurance.....	44,149 07		9,643 57			1,713 00
Less return premiums.....	260,919 59	21,789 96	15,713 99	2,052 85	2,376 46	42,103 18
Total deduction.....	305,068 66		25,357 56			43,816 18
Net cash received.....	1,401,819 84	75,098 25	472,251 30	7,506 51	28,966 51	106,082 99
Net cash received for premiums for all classes of business.....						\$ 2,091,725 40
Cash received for interest on investments.....						109,005 22
Total income in Canada.....						<u>\$ 2,200,730 62</u>

10 GEORGE V, A. 1920

THE HOME—Continued.
EXPENDITURE IN CANADA.

Claims.	Class of Business.					
	Fire.	Automobile (including Fire Risk).	Hail.	Sprinkler Leakage.	Tornado.	Explosion.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	189,357 46	11,196 56	870 25	154 44	1,059 41	
Less savings and salvage	1,899 86	25 00				
Less reinsurances	9,186 87					
Total deduction	11,086 73					
Net payment for said claims.....	178,270 73	11,171 56				
Paid for claims occurring during the year	421,143 71	35,116 62	300,075 16	2,273 94	23,540 75	15 87
Less savings and salvage	653 60	345 00				
Less reinsurances	1,699 38		47 44			
Total deduction..	2,352 98					
Net payment for said claims.....	418,790 73	34,771 62	300,027 72			
Total net payment for claims.....	597,061 46	45,943 18	300,897 97	2,428 35	24,600 16	15 87
Total net payments for claims for all classes of business.....	\$ 970,946 99					
Commission and brokerage, fire, \$317,524 03; other, \$131,882 63.....	449,406 66					
Commission on profits, fire.....	14,578 52					
Taxes: fire, \$35,597 35; other, \$22,799 23.....	58,396 58					
*Salaries, fees and travelling expenses—Salaries of head office officials and general and special agents, \$63,839 86; travelling expenses, officials and agents, \$25,209 20.....	89,049 06					
†Miscellaneous expenditure: viz.: Advertising, \$894 98; fire departments, patrol, and salvage corps assessments, etc., \$2,592 06; furniture and fixtures, \$231 05; legal expenses, \$83 20; maps and plans, \$3,117 29; postage, telegrams, telephones and express, \$14,076 92; printing and stationery, \$17,917 07; rents, \$9,964; underwriters' boards, associations, etc., \$16,482 20.....	65,358 77					
Total expenditure in Canada.....	\$ 1,647,736 58					

*(\$65,898 07 belongs to Fire business.)

†(\$50,041 14 belongs to Fire business.)

SESSIONAL PAPER No. 8

THE HOME—Continued.

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Fire.			Automobile (including Fire (Risk)).		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1918.....	48,569	136,832,089	1,729,253 76	2,235	2,328,984	44,051 16
Taken in 1919, new and renewed.....	37,720	153,248,899	1,737,462 79	5,080	6,690,021	98,815 14
Totals.....	86,289	290,080,988	3,466,716 55	7,315	9,019,005	142,866 30
Less ceased.....	34,363	134,360,017	1,470,615 77	4,883	5,671,661	81,641 11
Gross in force at end of 1919.....	51,926	155,720,971	1,996,100 78	2,432	3,347,344	61,225 19
Less reinsured.....		2,790,851	39,450 99			
Net in force at end of 1919.....	51,926	152,930,120	1,956,649 79	2,432	3,347,344	61,225 19

Risks and Premiums.	Class of Business.					
	Tornado.			Explosion.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1918.....	5,792	10,379,003	48,624 43	37	1,462,523	7,506 06
Taken in 1919, new and renewed.....	4,034	7,510,819	36,660 95	695	66,399,965	154,688 78
Totals.....	9,826	17,889,822	85,285 38	732	67,862,428	162,194 84
Less ceased.....	2,772	4,767,715	23,679 50	365	31,304,338	88,686 58
Gross in force at end of 1919.....	7,054	13,122,107	61,605 88	367	36,558,090	73,508 46
Less reinsured.....					485,000	1,713 00
Net in force at end of 1919.....	7,054	13,122,107	61,605 88	367	36,073,090	71,795 46

Risks and Premiums.	Class of Business.					
	Hail.			Sprinkler Leakage.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1918.....				216	2,264,570	14,915 02
Taken in 1919, new and renewed.....	5,113	7,163,299	497,608 86	172	1,619,300	8,874 86
Totals.....	5,113	7,163,299	497,608 86	388	3,883,870	23,789 88
Less ceased.....				147	1,432,350	8,538 90
Gross and net in force at end of 1919.....				241	2,451,500	15,250 98

10 GEORGE V, A. 1920

THE HOME—Continued.

SCHEDULE B.

Bonds and debentures on deposit with Receiver General:—

	Par value.	Market value.
<i>Governments—</i>		
Dominion of Canada War Loan, 1925, 5 p.c.....	\$ 50,000 00	\$ 49,500 00
Dominion of Canada Bonds, 1926, 5 p.c.....	100,000 00	99,000 00
Dominion of Canada Victory Loan, 1933, 5½ p.c.....	500,000 00	500,000 00
Dominion of Canada War Loan, 1937, 5 p.c.....	25,000 00	25,000 00
Province of Alberta, 1924, 4½ p.c.....	200,000 00	190,000 00
Province of Ontario, 1941, 4 p.c.....	35,000 00	30,450 00
<i>Cities—</i>		
Montreal, 1956, 5 p.c.....	80,000 00	80,600 00
Toronto, 1944, 4 p.c.....	243,333 33	209,266 64
Toronto, 1948, 4 p.c.....	107,066 67	91,006 67
Victoria, 1923, 4½ p.c.....	50,000 00	47,500 00
<i>Town—</i>		
Maisonneuve, 1950, 4½ p.c.....	146,000 00	119,720 00
Maisonneuve, 1953, 5 p.c.....	97,333 33	86,626 66
<i>School—</i>		
Edmonton, 1953, 5 p.c.....	50,000 00	44,000 00
<i>Miscellaneous—</i>		
Can. Perm. Mrg. Corp., 1924, 4½ p.c.....	25,000 00	25,000 00
Toronto Harbour Commissioners (g'teed by City of Toronto) 1953, 4½ p.c.....	100,000 00	91,000 00
<i>Railway—</i>		
Grand Trunk Pacific Sterling Bonds, 1962, 4 p.c.....	121,667 00	96,117 00
Total on deposit with Receiver General.....	<u>\$ 1,930,400 33</u>	<u>\$ 1,784,186 97</u>

SESSIONAL PAPER No. 8

THE HOME — *Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

INCOME.

Total premium income.....	\$35,036,257 32
Received for interest and dividends.....	2,346,136 01
Gross profit on sale or maturity of bonds and stocks.....	45,106 77
Agents' balances previously charged off.....	99 03
All other income.....	1,552 00
Total income	<u>\$37,429,211 13</u>

DISBURSEMENTS.

Net amount paid for claims.....	\$13,479,011 26
Expenses of adjustment and settlement of claims.....	478,836 14
Paid stockholders for interest or dividends.....	1,500,000 00
Commissions or brokerage.....	7,743,851 83
Total field supervisory expenses.....	1,226,222 70
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	1,359,644 43
Rents.....	162,950 35
Federal taxes.....	754,394 56
State taxes on premiums, Insurance Department licenses and fees.....	857,044 00
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	74,375 41
Inspections and surveys, including underwriters' boards and tariff associations.....	434,261 63
Agents' balances charged off.....	1,993 30
Decrease in liabilities during year on account of reinsurance treaties.....	193,461 17
Gross loss on sale of bonds and stocks.....	2,626,594 55
All other disbursements.....	562,455 47
Total disbursements.....	<u>\$31,455,097 10</u>

LEDGER ASSETS.

Mortgage loans on real estate, first liens.....	\$ 5,500 00
Book value of bonds and stocks owned.....	46,423,479 57
Cash in banks and trust companies.....	5,738,900 48
Agents' balances.....	5,390,485 29
Bills receivable, taken for fire risks.....	114,479 66
Total ledger assets.....	<u>\$57,672,845 00</u>

NON-LEDGER ASSETS.

Interest due and accrued.....	435,474 00
Recoverable for reinsurance on paid losses.....	209,123 00
Gross assets.....	<u>\$58,317,442 00</u>
Deduct assets not admitted.....	3,722,381 69
Total admitted assets.....	<u>\$54,595,060 31</u>

LIABILITIES.

Net amount of unpaid claims.....	\$ 3,677,019 00
Total unearned premiums.....	27,002,838 00
Salaries, rents, etc., due and accrued.....	200,000 00
Federal, state and other taxes due or accrued (estimated).....	1,000,000 00
Funds held under reinsurance treaties.....	799,236 99
Total liabilities, excluding capital stock.....	<u>\$32,769,093 99</u>
Capital stock paid up in cash.....	6,000,000 00
Surplus over all liabilities.....	15,825,966 32
Total liabilities.....	<u>\$54,595,060 31</u>

RISKS AND PREMIUMS.

FIRE RISKS.

Amount of risks written or renewed during the year.....	\$ 4,154,785,258 00
Premiums thereon.....	44,119,670 60
Amount of policies terminated.....	3,533,691,666 00
Premiums thereon.....	39,015,561 60
Net amount in force at December 31, 1919.....	4,960,223,112 00
Premiums thereon.....	<u>49,159,994 00</u>

10 GEORGE V. A. 1920

THE HUDSON BAY INSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, WILLIAM MACKAY—Vice-President, F. W. WALKER—Managing Director, J. H. LABELLE—Secretary, F. J. WALKER—Principal Office, Montreal.

(Incorporated by chapter 50 of the Statutes of 1908 of Saskatchewan. Incorporated May 4, 1910, by an Act of the Parliament of Canada, 9-10 Edward VII, chap. 110; amended in 1913, by 3-4 George V, chap. 130. Dominion license issued December 6, 1910.)

CAPITAL.

Amount of joint stock capital authorized.....	\$ 2,000,000 00
Amount subscribed.....	872,400 00
Amount paid thereon in cash.....	230,850 00
Premiums paid on capital stock.....	45,970 00

(For List of Shareholders, see Appendix.)

ASSETS.

Value of real estate held by the company. (For details, see Schedule A).....	\$ 86,906 98
Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	29,043 71
Book value of bonds and debentures owned. (For details, see Schedule B).....	133,790 67
Cash at head office.....	4,021 90
Cash in banks, viz.:—	
Royal Bank of Canada, Mon real.....	\$ 25,680 29
" " Winnipeg.....	6,269 83
" " Toronto.....	5,130 25
" " Vancouver.....	4,706 05
" " Calgary.....	3,491 38
" " Halifax.....	2,158 40
Total cash in banks.....	47,436 29
Royal Insurance Company (general acct.).....	73 79
Total ledger assets.....	\$ 301,273 34
Deduct market value of bonds and debentures under book value.....	5,307 84
	\$ 295,965 50

OTHER ASSETS.

Interest due, \$4,436.22; accrued, \$2,261.51.....	6,697 73
Agents' balances and premiums uncollected (\$2,407.16 on business prior to Oct. 1, 1919).....	36,444 34
Due for reinsurance losses.....	210 62
Gross assets.....	\$ 339,318 19
Deduct assets not admitted.....	9,250 00
Net assets.....	\$ 330,068 19

LIABILITIES.

Net amount of unsettled claims:—	
Fire, unadjusted.....	\$ 8,569 00
" adjusted, in suit (accrued in previous years).....	1,000 00
Total net amount of unsettled fire claims.....	\$ 9,569 00
Reserve of unearned premiums, fire, \$153,600.00; carried out at 80 per cent.....	122,880 00
Deposits for unlicensed reinsurance.....	41,725 36
Investment reserve fund.....	2,824 70
Taxes due and accrued.....	5,010 00
Reinsurance premiums due.....	1,258 89
Dividends declared and due, remaining unpaid.....	8 30
Total liabilities.....	\$ 183,276 25
Surplus of assets over liabilities.....	\$ 146,791 94
Capital stock paid in cash.....	230,850 00

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THE HUDSON BAY—Continued.

INCOME.

Gross cash received for premiums.....	\$ 356,071 80
Deduct reinsurances, \$84,565.95; return premiums, \$68,274.82	152,840 77
Net cash received for premiums.....	\$ 203,231 03
Received for interest on investments.....	9,992 49
Received for rents.....	1,109 80
Total.....	\$ 214,333 32

EXPENDITURE.

Amount paid for claims occurring in previous years	\$ 7,206 12
Deduct reinsurances.....	2,330 54
Net amount paid for said claims.....	\$ 4,875 58
Amount paid for claims occurring during the year.....	\$ 159,420 43
Deduct reinsurances	57,244 51
Net amount paid for said claims.....	\$ 102,175 92
Total amount paid for fire claims.....	\$ 107,051 50
Commission and brokerage.....	28,424 71
Commission on profits.....	2,086 05
Paid for salaries: home officials, \$29,080.46; fees, directors', \$2,570; travelling expenses, officials, \$514.89.....	32,165 35
Paid for taxes	8,352 64
Miscellaneous expenditure, viz.: Advertising, \$323.16; furniture and fixtures, \$513.00; inspections \$2,343.05; maps and plans, \$634.68; postage, telegrams, telephones and express, \$1,603.67; printing and stationery, \$2,780.08; rents, \$3,073.05; miscellaneous expenses, \$1,406.93; underwriters' boards, \$9,732.63; legal expenses, \$329.04	16,739 29
Total expenditure.....	\$ 194,819 54

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets at December 31, 1918	\$ 245,557 60
Amount of income as above.....	214,333 32
Total.....	\$ 459,890 92
Amount of expenditure as above.....	\$ 194,819 54
Amount written off ledger assets.....	5,523 40
Total.....	200,342 94
Balance, net ledger assets, at December 31, 1919, (\$501,273.34 less 41,725.36 ledger liability) ..	\$ 259,547 98

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums paid to unlicensed companies	\$ 71,107 25
Amount of commission thereon.....	22,262 61
Amount of losses recovered from said companies.....	50,809 43
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$45,087.34; carried out at 80 per cent.....	36,069 87
Amount of losses due and recoverable from such companies.....	35,654 95
Amount of reinsurance premiums payable to such companies.....	51,101 45
Amount of cash or other securities held as security for recovery of losses, etc.....	41,725 36

RISKS AND PREMIUMS.

	Amount.	Premiums.
Gross policies in force at end of 1918	\$ 26,913,600	\$ 351,958 74
Taken during 1919, new and renewed	27,085,358	357,747 33
Total.....	\$ 53,998,958	\$ 709,706 07
Deduct terminated	24,921,549	320,670 86
Gross in force at end of 1919	\$ 29,077,409	\$ 389,035 21
Deduct reinsured	8,751,114	103,774 81
Net in force at December 31, 1919	\$ 20,326,295	\$ 285,260 40

10 GEORGE V, A. 1920

THE HUDSON BAY—*Concluded.*

SCHEDULE A.

Real Estate owned by the Company, viz.:—

Description of Property—	Actual cost.	Book value.	Market value.
Office building, Vancouver, B.C.....	\$ 84,249 60	\$ 60,000 00	\$ 60,000 00
2902-2908 Fourth Ave., W. Vancouver, B.C....	9,250 00	9,250 00	10,500 00
Lot 8, B.5, Sub-div. Dist. Lot 185, Group 1; Vancouver Dist., Seaton St.....	19,475 20	15,000 00	15,000 00
Lots 15 to 28 inclu. in B. 21; Lots 1 to 28 inclu. in B. 20; —W. $\frac{1}{4}$ sec. 8 Tp. 11, R. 4 E.P.M..			
Man.....	11,542 49	2,656 98	6,000 00
Totals.....	\$ 124,517 29	\$ 86,906 98	\$ 91,500 00

SCHEDULE B.

Bonds and debentures owned:—

On deposit with Receiver General:—

Cities—	Par value.	Book value.	Market value.
Brandon, 1939, 5 p.c.....	\$ 3,000 00	\$ 3,000 00	\$ 2,820 00
Calgary, 1929, 5 p.c.....	3,000 00	3,157 88	2,820 00
Edmonton, 1945, $4\frac{1}{2}$ p.c.....	2,976 38	2,678 74	2,440 63
Fernie, 1939, 5 p.c.....	2,000 00	1,818 19	1,680 00
Kamloops, B.C., 1920, 5 p.c.....	3,000 00	2,857 14	2,910 00
Kelowna, 1935, 5 p.c.....	3,000 00	2,727 28	2,610 00
Lethbridge, 1939, $4\frac{1}{2}$ p.c.....	3,000 00	2,700 00	2,460 00
Medicine Hat, 1928, 5 p.c.....	3,000 00	3,000 00	2,760 00
Moosejaw, 1920, $4\frac{1}{2}$ p.c.....	3,000 00	2,700 00	2,880 00
Nanaimo, 1950, 5 p.c.....	3,000 00	2,857 14	2,550 00
New Westminster, 1940, 5 p.c.....	5,000 00	5,000 00	4,350 00
North Vancouver, 1960, 5 p.c.....	5,000 00	5,000 00	4,200 00
Port Arthur, 1928, 5 p.c.....	3,000 00	3,000 00	2,850 00
Revelstoke, 1960, 5 p.c.....	3,000 00	2,857 14	2,460 00
Saskatoon, 1939, 5 p.c.....	3,000 00	3,000 00	2,700 00
Stratbcona, 1949, $4\frac{1}{2}$ p.c.....	2,000 00	1,800 00	1,600 00
Victoria, 1943, $4\frac{1}{2}$ p.c.....	3,000 00	3,000 00	2,580 00
Winnipeg, 1923, 4 p.c.....	5,000 00	4,441 44	4,700 00
Town—			
Weyburn, 1950, 5 p.c.....	3,000 00	2,857 14	2,550 00
Townships or Districts—			
Oak Bay, B.C., 1929, 5 p.c.....	2,000 00	2,000 00	1,820 00
Richmond, B.C., 1959, $4\frac{1}{2}$ p.c.....	3,000 00	2,454 55	2,280 00
Total on deposit with Receiver General..	\$ 65,976 38	\$ 62,909 65	\$ 58,020 63

Held by the Company:—

Dom. of Can. War Loan, 1937, $5\frac{1}{2}$ p.c....	25,000 00	24,718 75	25,000 00
Dom. of Can. Victory Loan, 1933, $5\frac{1}{2}$ p.c....	10,000 00..	10,000 00	10,000 00
Town—			
Maisonneuve, 1952, $4\frac{1}{2}$ p.c.....	29,200 00	25,173 32	23,944 00
Railway—			
G.T.P. (g'teed by Dom. of Can.) 1952, 4 p.c.	14,580 00	10,988 95	11,518 20
Total par, book and market values.....	\$ 144,756 38	\$ 133,790 67	\$ 128,482 83

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THE IMPERIAL GUARANTEE AND ACCIDENT INSURANCE
COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, HERBERT C. COX—Vice-President, NOEL MARSHALL—Managing Director, E. WILLANS
—Secretary, FRANK W. COX—Principal Office, Toronto.

(Incorporated May, 1905. On December 10, 1910, the power of the company was extended to include burglary and plate glass insurance, under the provisions of section 81 of the Insurance Act, 1910. On May 7, 1914, its power was extended to include automobile insurance under the provisions of the said section, and on September 5, 1916, its power was further extended to include insurance of automobiles against fire under the provisions of the said section. Commenced business in Canada July 1, 1905.)

CAPITAL.

Amount of joint stock authorized and subscribed.....	\$ 1,000,000.00
Amount paid in cash.....	200,000 00
Amount of premium on capital stock paid in by shareholders.....	50,000 00

(For list of Shareholders, see Appendix.)

ASSETS.

Book value of real estate held by the company. (For details, see Schedule A.).....	\$ 1,365 51
Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	9,800 00
Amount secured by loan on bond.....	170 00
<div style="display: flex; justify-content: space-between; width: 100%;"> Par value Market value Amount loaned </div>	
Dom. of Can. Victory Loan, 1934, 5½ p.c. (30 p.c. paid) \$ 1,200 00 \$ 360 00 \$ 170 00	
=====	
Book value of bonds and debts. (For details, see Schedule B.).....	365,159 05
Cash at head office.....	1,701 82
Cash in bank and loan companies, viz.:—	
Central Canada Loan and Savings Co., Toronto (on interest).....	\$ 326 11
Toronto Savings and Loan Co., Peterborough (on interest).....	52,800 58
Merchants Bank of Canada, Winnipeg (not on interest).....	500 00
Total cash in banks and loan companies.....	\$ 53,626 69
Less Bank of Nova Scotia, overdraft.....	2,722 46
Net cash in bank and loan companies.....	50,904 23
Deposit with Glass Underwriters' Association.....	100 00
Total ledger assets.....	\$ 429,200 61
Deduct market value of bonds and debentures under book value.....	7,776 20
	\$ 421,424 41

OTHER ASSETS.

Interest accrued.....	2,226 38
Agents' balances and premiums uncollected, viz.:—	
Accident (\$2,948.04 on business prior to Oct. 1, 1919).....	\$ 42,612 74
Automobile, (including Fire Risk) (\$525 prior to Oct. 1, 1919).....	5,151 83
Automobile, (excluding Fire Risk) (\$936 prior to Oct. 1, 1919).....	7,083 21
Liability.....	595 94
Guarantee (\$2,749.86 on business prior to Oct. 1, 1919).....	8,188 13
Plate Glass.....	769 00
Sickness (\$1,686.66 on business prior to Oct. 1, 1919).....	20,127 04
Total (\$84,527.89 less \$21,905.57 commission).....	62,622 32
Agents' balances.....	11,771 55
Office furniture (less depreciation).....	5,525 25
Total assets.....	\$ 503,569 91

10 GEORGE V. A. 1920

THE IMPERIAL GUARANTEE AND ACCIDENT—Continued.

LIABILITIES.

Unsettled claims, viz:—

Accident, adjusted and unpaid	\$ 430 64
Accident, unadjusted	12,805 00
Accident, resisted, in suit (\$6,000 accrued prior to 1919)	13,000 00
Automobile (including Fire Risk), unadjusted	4,230 00
Automobile (excluding Fire Risk), unadjusted	3,330 00
Liability, unadjusted	65 00
Guarantee, unadjusted (\$327 accrued prior to 1919)	9,300 00
Guarantee, resisted, in suit (accrued prior to 1919)	900 00
Plate Glass, unadjusted	575 00
Sickness, adjusted and unpaid	435 91
Sickness, unadjusted	11,250 00

Total net amount of unsettled claims. \$ 56,321 55

Reserve of unearned premiums:—

Accident	\$ 68,661 15
Automobile (including Fire Risk)	16,671 86
Automobile (excluding Fire Risk)	20,535 98
Liability	2,653 47
Guarantee	18,952 14
Plate Glass	3,948 39
Sickness	44,284 57

Total reserve, \$175,140.56; carried out at 80 per cent \$ 140,112 45

Dividends to stockholders, remaining unpaid 8,000 00

Due and accrued for rent and other expenses 825 00

Taxes, due and accrued 2,175 00

Contingent Reserve fund 15,000 00

Total liabilities (except capital stock) \$ 222,434 00

Excess of assets over liabilities \$ 281,135 91

Capital stock paid in cash 200,000 00

Surplus over liabilities and capital \$ 81,135 91

INCOME.

Premiums.	Class of Business.						
	Accident.	Auto- mobile (including Fire Risk)	Auto- mobile (excluding Fire Risk)	Liability.	Guaran- tee	Plate Glass.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received	164,910 07	40,925 12	41,336 56	2,006 26	48,800 45	6,294 55	117,324 32
Less reinsurance	11,453 95	7,538 33			3,738 55		
Less return premiums	2,511 30	3,120 77	4,382 88		3,444 21	446 21	1,052 28
Total deduction	13,965 25	10,719 10			7,182 76		
Net cash received	150,941 82	30,206 32	41,953 68	2,006 26	41,617 69	5,848 34	116,272 04

Net cash received for all classes of business (including \$5,051 policy fees) \$ 393,900 15

Cash received for profit on investments 754 30

Cash received for interest on investments 19,942 33

Total income \$ 414,596 78

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THE IMPERIAL GUARANTEE AND ACCIDENT—*Continued*

EXPENDITURE.

Claims.	Class of Business.					
	Accident.	Auto- mobile (including Fire Risk)	Auto- mobile (excluding Fire Risk)	Guaran- tee.	Plate Glass.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Paid for claims occurring in previous years ...	34,473 50	2,147 61	7,172 32	5,095 67	349 53	22,338 22
Deduct savings and sal- vage		610 00	411 97	6,230 69	20 00	
Deduct reinsurances.	3,714 16	88 49				772 64
Total deduction.....		698 49				
Net paid for said claims	30,759 34	1,449 12	6,760 35	1,135 02	329 53	21,565 58
Paid for claims occurring during the year ...	52,793 62	14,736 69	10,964 74	5,210 33	4,444 76	47,570 93
Deduct savings and sal- vage.....		75 00	66 86	724 77	408 92	
Deduct reinsurances.....	301 23	1,260 55				549 06
Total deduction.....		1,335 55				
Net paid for said claims	52,492 39	13,401 14	10,897 88	4,485 56	4,035 84	47,021 87
Total net paid for said claims.....	83,251 73	14,850 26	17,658 23	3,350 54	4,365 37	68,587 45
Total net payments for claims for all classes of business.....						\$ 192,063 58
Dividends paid stockholders.....						16,000 00
Commission and brokerage (including \$5,051 policy fees retained by agents).....						107,711 04
Taxes.....						9,958 75
Salaries, fees and travelling expenses: Salaries of: officials, \$32,493 35; agents, \$13,920 00; fees: directors, \$1,150; auditors, \$525; travelling expenses, officials, \$1,500 60; agents, \$3,876 36.....						53,465 31
Miscellaneous expenditure, viz.: Advertising, \$3,089 76; postage, telegrams, telephones and express, \$3,325 43; printing and stationery, \$6,068 37; rents, \$6,303 78; sundry expenses, \$2,711 30; furniture and fixtures, \$1,498 57; agents advances, \$3,945 62; underwriters, boards, etc., \$595 95;						27,541 78
Total expenditure.....						\$ 409,743 46

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1918.....	\$ 424,347 29
Amount of cash income as above	414,596 78
Total.....	\$ 838,944 07
Amount of cash expenditure as above..	409,743 46
Balance, net ledger assets at December 31, 1919.....	\$ 429,200 61

10 GEORGE V, A. 1920

THE IMPERIAL GUARANTEE AND ACCIDENT—Continued.

SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums	Class of Business.								
	Accident.			Automobile (including Fire Risk).			Automobile (excluding Fire Risk).		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross in force at Dec. 31, 1918	8,462	18,771,425	125,967 14	1,334	1,087,663	25,940 00	507	4,522,000	31,984 46
Taken during the year—new	9,836	10,871,720	93,824 00	2,805	2,468,834	53,252 67	478	4,645,000	29,381 67
renewed	5,652	14,532,100	80,579 55				231	2,050,000	13,776 44
Total	23,950	44,175,245	300,370 69	4,139	3,556,497	79,192 67	1,216	11,217,000	75,142 57
Deduct terminated	14,202	23,052,905	151,599 83	2,099	1,641,186	39,450 61	547	4,732,000	34,071 61
Gross in force at Dec. 31, 1919	9,748	21,122,340	148,770 86	2,040	1,915,311	39,742 06	669	6,485,000	41,070 96
Deduct reinsured		1,938,400	011,442 55		399,044	7,598 33			
Net in force at Dec. 31, 1919	9,748	19,183,940	137,328 31	2,040	1,516,267	32,143 73	669	6,485,000	41,070 96

Risks and Premiums	Class of Business.									
	Liability.			Guarantee.			Plate Glass.		Sickness.	
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Premiums	No.	Premiums
		\$	\$ cts.		\$	\$ cts.		\$ cts.		\$ cts.
Gross in force at Dec. 31, 1918	39	342,000	4,433 29	1,044	11,595,936	36,889 03	379	7,544 47	6,851	65,503 74
Taken during the year—new	7	50,000	364 62	458	5,789,645	21,097 91	152	2,625 69	8,566	81,871 86
Renewed	19	200,000	1,947 20	642	6,540,522	26,411 75	208	3,673 80	4,466	40,057 18
Total	65	592,000	6,745 11	2,144	23,926,103	84,398 69	739	13,843 96	19,883	187,432 78
Deduct terminated	22	177,000	1,753 27	1,047	11,771,936	42,744 46	340	6,142 09	12,193	98,863 64
Gross and net in force at Dec. 31, 1919	43	415,000	4,991 84	1,097	12,154,167	41,654 23	399	7,701 87	7,690	88,569 14
Deduct reinsured					1,161,373	3,749 95				
Net in force at Dec. 31, 1919	43	415,000	4,991 84	1,097	10,992,794	37,904 28	399	7,701 87	7,690	88,569 14

SCHEDULE A.

	Actual cost.	Book and market value.
Real Estate owned, viz:—		
Brandon, Man., Lot 16, B. 31, Plan 17	\$ 409 35	
St. Boniface, Man. Lot 7, D. G. S. 86, Plan 1099	507 00	
Twp. of York, Ont., 5½ Lot 325 (now Toronto, Ont)	449 16	
Totals	\$ 1,365 51	

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THE IMPERIAL GUARANTEE AND ACCIDENT—*Concluded.*

SCHEDULE B.

Bonds and debentures owned by the company:—

<i>On deposit with Receiver General.</i>	Par value.	Book value.	Market value.
<i>Government—</i>			
Dom. of Canada War Loan, 1937, 5 p.c.....	\$ 10,000 00	\$ 9,456 25	\$ 10,000 00
<i>Cities—</i>			
Kingston, 1923, 4 p.c.....	4,600 00	4,600 00	4,324 00
Kingston, 1924, 4 p.c.....	5,400 00	5,400 00	5,022 00
Macleod, Alta., 1932, 6 p.c.....	5,000 00	4,950 00	4,900 00
Macleod, Alta., 1951, 6 p.c.....	5,000 00	4,950 00	4,850 00
Woodstock, 1924, 4½ p.c.....	15,000 00	15,900 00	14,400 00
<i>District—</i>			
Oak Bay, B.C., 1933, 5 p.c.....	5,000 00	4,937 50	5,000 00
Kamloops, B.C., 1938, 6 p.c.....	5,000 00	4,950 00	4,950 00
<i>School—</i>			
Victoria, 1951, 4 p.c.....	15,000 00	15,000 00	11,550 00
<i>Miscellaneous—</i>			
Central Canada Loan and Savings Co., 1920, 4½ p.c.....	50,000 00	50,000 00	50,000 00
Toronto Savings and Loan Co., 1920, 4½ p.c....	41,000 00	41,000 00	41,000 00
Total on deposit with Receiver General.....	\$ 161,000 00	\$ 161,143 75	\$ 155,996 00
<i>Held by the Company, viz:—</i>			
<i>Governments—</i>			
Dominion of Canada War Loan, 1925, 5 p.c....	5,500 00	5,366 25	5,445 00
Dominion of Canada War Loan, 1931, 5 p.c....	7,500 00	7,312 50	7,425 00
Dominion of Canada War Loan, 1937, 5 p.c....	12,000 00	11,477 50	10,933 75
Dominion of Canada War Loan, 1937, 5½ p.c....	15,000 00	15,000 00	15,000 00
Dominion of Canada Victory Loan, 1927.....			
5½ p.c.....	500 00	492 50	492 50
Dominion of Canada Victory Loan, 1933, 5½ p.c.....	25,000 00	25,000 00	25,000 00
Dominion of Canada Victory Loan, (partly paid) 1934, 5½ p.c.....	15,000 00	4,500 00	4,500 00
Prov. of Alberta, 1929, 5½ p.c.....	5,000 00	4,887 50	4,887 50
<i>Town—</i>			
Prince Albert, Sask. 1964, 1 to 6 p.c.....	10,506 20	8,729 80	5,253 10
<i>District—</i>			
Oak Bay, B.C., 1925, 5½ p.c.....	5,000 00	4,789 00	4,850 00
<i>Miscellaneous—</i>			
J. H. Ashdown & Co., Ltd., 1928, 5 p.c.....	12,000 00	10,704 00	11,160 00
P. Burns & Co., Ltd., 1931, 6 p.c.....	10,000 00	9,900 00	10,000 00
Central Canada Loan and Savings Co., (on 60 days' notice) 4½ p.c.....	25,000 00	25,000 00	25,000 00
W. Davies Co., Ltd., 1926, 6 p.c.....	5,000 00	5,100 00	5,100 00
Electrical Development Co., 1933, 5 p.c.....	7,000 00	6,006 25	6,440 00
Gordon Ironsides and Fares Co., Ltd., 1927, 6 p.c.....	10,000 00	9,900 00	9,900 00
Harris Abbattoir Co., Ltd., 1928, 6 p.c.....	5,000 00	4,850 00	5,000 00
Toronto Savings and Loan Co., 1921, 4½ p.c....	34,000 00	34,000 00	34,000 00
Western Canada Flour Mills, 1931, 6 p.c.....	11,000 00	11,000 00	11,000 00
Total par, book and market values.....	\$ 381,006 20	\$ 365,159 05	\$ 357,382 85

10 GEORGE V, A. 1920

THE IMPERIAL UNDERWRITERS CORPORATION OF CANADA

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President and Managing Director, L. ROOT—Vice-President, R. L. STAILING—Secretary, F. E. HEYES—Principal Office, 15 Wellington Street East, Toronto.

(Incorporated as "Imperial Underwriters Corporation" under the authority of chap. 54 statutes of British Columbia, 1907. Incorporated as "Imperial Underwriters Corporation of Canada" by an Act of the Parliament of Canada 3-4 George V, chap. 137. Dominion license issued August 18, 1913.)

CAPITAL.

Amount of joint stock capital authorized..	\$ 1,000,000 00
Amount subscribed	457,400 00
Amount paid thereon in cash.	175,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Book value of real estate held by the Company. (For details, see Schedule A)	\$ 10,350 00
Amount secured by way of loans on real estate, by bond or mortgage, first liens	102,452 47
Book value of bonds and debentures owned. (For details, see Schedule B)	233,578 06
Cash at head office	780 52
Cash in banks, viz:—	
Union Bank of Canada, Toronto	\$ 11,914 05
Bank of Montreal, Vernon, B.C.	22,122 22
Total cash in banks	34,036 27
The Grain Association deposit	1,000 00
Agents' ledger balance	65 83
Total ledger assets	\$ 382,263 15
Deduct market value of bonds and debentures under book value	5,474 86
	\$ 376,788 29

OTHER ASSETS

Interest due, \$5,878.73; accrued, \$3,230.99	9,109 72
Agents' balances and premiums uncollected (\$835.81 was on business prior to Oct. 1, 1919)	35,273 77
Total assets	\$ 421,171 78

LIABILITIES.

Net amount of fire claims, unadjusted	\$ 6,817 79
Reserve of unearned premiums, fire, \$101,298.63; carried out at 80 per cent	81,038 90
Reserve on unlicensed reinsurance, unsecured (fire)	46,579 93
Taxes due and accrued	7,130 00
Reinsurance premiums due, fire	5,332 37
Total liabilities (excluding capital stock)	\$ 146,898 99
Excess of assets over liabilities	\$ 274,272 79
Capital stock paid in cash	175,000 00
Surplus over liabilities and capital	\$ 99,272 79

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THE IMPERIAL UNDERWRITERS—*Continued.*

INCOME.

Gross cash received for premiums.....	\$ 279,881 27	
Deduct reinsurances, \$129,915.59; return premiums, \$43,215.34....	173,130 93	
Net cash received for premiums.....	\$ 106,750 34	
Received for interest on investments.....	21,425 56	
Endorsement fees.....	50	
Total income.....	\$ 128,176 40	

EXPENDITURE.

Amount paid for claims in previous years.....	\$ 9,312 20	
Deduct savings and salvage, \$949.93; reinsurances, \$5,250.11.....	6,200 04	
Net amount paid for said claims.....	\$ 3,112 16	
Amount paid for fire claims occurring during the year....	\$ 91,815 52	
Deduct savings and salvage, \$326.80; reinsurances, \$43,425.94.....	43,752 74	
Net amount paid for said claims.....	\$ 48,062 78	
Total net amount paid for claims.....	\$ 51,174 94	
Commission or brokerage, fire.....	16,988 94	
Commission on profits, fire.....	1,022 99	
Salaries, fire: head office, officials, \$11,322.20; auditors' fees, \$239.98; travelling expenses, officials, \$1,906.42.....	13,468 60	
Taxes, fire.....	6,280 70	
†Miscellaneous expenditure, viz: Advertising, \$329.51; legal expenses, \$35.00; maps and plans, \$607.90; postage, telegrams, telephones and express, \$1,318.46; printing and stationery, \$1,425.29; loan expenses, \$551.68; rents, \$360; sundries, \$1,552.09; underwriters' boards, etc., \$3,611.65.....	9,791 58	
Total expenditure.....	\$ 98,727 75	

†(\$9,040.14 belongs to fire business).

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1918.....	\$ 352,814 50	
Amount of cash income.....	128,176 40	
Total.....	\$ 480,990 90	
Amount of expenditure.....	98,727 75	
Balance, net ledger assets at December 31, 1919.....	\$ 382,263 15	

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums paid to unlicensed companies.....	\$ 101,173 33	
Amount of commission thereon.....	30,084 64	
Amount of losses recovered from said companies.....	47,078 81	
Reserved of unearned premiums on all risks reinsured in unlicensed companies, \$55,480 53; carried out at 80 per cent.....	44,384 42	
Amount of losses due and recoverable from such companies.....	6,492 34	
Amount of reinsurance premiums payable to such companies.....	4,296 83	

RISKS AND PREMIUMS.

<i>Fire Risks.</i>	Amount.	Premiums.
Gross policies in force at end of 1918.....	\$ 29,355,505	\$ 278,870 93
Taken during 1919, new and renewed.....	32,667,172	282,748 24
Total.....	\$ 62,022,677	\$ 561,619 17
Deduct terminated.....	35,401,703	245,857 08
Gross in force at end of 1919.....	\$ 26,620,974	\$ 315,762 09
Deduct reinsured.....	10,841,250	120,283 85
Net in force at December 31, 1919.....	\$ 15,779,724	\$ 195,478 24

10 GEORGE V, A. 1920

THE IMPERIAL UNDERWRITERS—*Concluded.*

SCHEDULE A.

Real estate owned by the company, viz:—

	Actual cost.	Book and market value.
Frame stores, Victoria Gardens, New Westminster, B.C.	\$ 15,000 00	\$ 10,000 00
B. 317, of a subdiv. of pt. of Secs. tp. 11, A, lot 1236 Kootenay district, map 785 B., Fruitvale, B.C.	350 00	350 00
Totals.....	<u>\$ 15,350 00</u>	<u>\$ 10,350 00</u>

SCHEDULE B.

Bonds and debentures owned:—

	Par value.	Book value.	Market value.
*City of Vernon, 1932, 5 p.c.	\$ 35,000 00	\$ 30,434 75	\$ 31,500 00
*Can. Nor. Ont. Ry. deb. stock (g'teed by Dom. of Canada), 1961, 3½ per cent	64,726 67	53,723 14	46,603 20
Dom. of Canada Victory Loan, 1937, 5½ p.c.	65,000 00	64,420 17	65,000 00
Dominion of Canada Victory Loan, 1934, 5½ p.c.	50,000 00	50,000 00	50,000 00
Dominion of Canada Victory Loan, 1933, 5½ p.c.	35,000 00	35,000 00	35,000 00
Total par, book and market values	<u>\$ 249,726 67</u>	<u>\$ 233,578 06</u>	<u>\$ 228,103 20</u>

On deposit with Receiver General.

SESSIONAL PAPER No. 8

INSURANCE COMPANY OF NORTH AMERICA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, BENJAMIN RUSH—Secretary, JOHN KREMER—Principal Office, Philadelphia, Pa.—
 Chief Agents in Canada, ROBERT HAMPSON AND SON, LTD.—Head Office in Canada, Montreal

(Incorporated April 14, 1794. Commenced business in Canada, November 7, 1889).

CAPITAL.

Amount of joint stock capital authorized, subscribed, and paid in cash..... \$ 4,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debts, on deposit with Receiver General. (For details, see
Schedule B)..... \$ 589,319 46

Other Assets in Canada.

Cash in banks, viz:—

Bank of Montreal, Montreal	\$ 427,735 97
Bank of Montreal, Halifax, N.S.	12,945 65
Bank of Montreal, Vancouver, B.C.	19,606 11

Total cash in banks	460,287 73
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Interest accrued	5,598 08
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Agents' balances and premiums uncollected, viz:—

Fire	\$ 124,327 66
Automobile (including Fire Risk)	1,948 25
Explosion	330 30
Inland Transportation	983 03

Total	126,928 64
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Total assets in Canada	\$ 1,182,133 91
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LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted (\$2,250 accrued 1918)	\$ 37,954 80
Net amount of automobile (including Fire Risk) claims, unadjusted	787 77
Net amount of automobile (excluding Fire Risk) claims, unadjusted	397 00
Net amount of inland transportation claims, unadjusted	250 00

Total net amount of unsettled claims.....	\$ 39,389 57
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Reserve of unearned premiums, viz:—

Fire	\$ 508,948 03
Automobile (including Fire Risk)	22,487 98
Automobile (excluding Fire Risk)	2,186 87
Explosion	50,958 38
Inland Transportation	1,121 59

Total, \$585,702.85; carried out at 80 per cent	468,562 28
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Taxes due and accrued	106,379 53
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Total liabilities in Canada	\$ 614,331 38
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10 GEORGE V, A. 1920

INSURANCE COMPANY OF NORTH AMERICA—Continued.

INCOME IN CANADA.

Premiums.	Class of Business.				
	Fire.	Automobile (including Fire Risk).	Automobile (excluding Fire Risk).	Explosion.	Inland Transporta- tion.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	1,036,421 08	61,710 84	5,453 95	169,625 58	14,811 54
Less reinsurance.....	96,113 65			3,793 07	
“ <i>a</i> return premiums.....	191,520 25	11,864 07	662 27	62,262 67	2,444 48
Total deduction.....	287,633 90			66,055 74	
Net cash received.....	748,787 18	49,846 77	4,791 68	103,569 84	12,367 06

Net cash received for premiums for all classes of business.....\$ 919,362 53
 Cash received for interest on investments.....28,228 86

Total income in Canada.....\$ 947,591 39

EXPENDITURE IN CANADA.

Claims.	Class of Business.				
	Fire.	Auto- mobile (including Fire Risk).	Auto- mobile (excluding Fire Risk).	Explosion.	Inland Trans- portation.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	27,193 37	237 82	349 44		268 55
Less reinsurance.....	3,729 28				
Net payment for said claims.....	23,463 99				
Paid for claims occurring during the year.....	353,840 03	18,607 31	6,523 31	91 00	4,029 11
Less savings and salvage.	6,743 04	1,225 26	1,000 00		
Less reinsurance.....	56,008 48				
Total deduction.....	62,751 52				
Net payment for said claims.....	291,088 51	17,382 05	5,523 31		
Total net payments for claims.....	314,552 50	17,619 87	5,872 75	91 00	4,297 66

Total net payments for claims for all classes of business.....\$ 342,433 78
 Commission and brokerage, Fire, \$193,394.76; Other, \$38,382.29.....231,777 05
 Taxes, Fire, \$20,213.68; Other, \$211.97.....20,425 65
 Travelling expenses of Agents, Fire.....12,251 84
 Miscellaneous expenditure, viz.:—Advertising, \$654.19; furniture and fixtures, \$253.35;
 inspections and surveys, \$455.95; maps and plans, \$241.19; postage, telegrams, tele-
 phones and express, \$3,395.66; printing and stationery, \$4,877.54; rents, \$6,000; under-
 writers' boards, associations, etc., \$10,886.79; sundries, \$4,776.63.....31,541 30

Total expenditure in Canada.....\$ 638,429 62

†(\$30,177.18 belongs to Fire business).

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INSURANCE COMPANY OF NORTH AMERICA—Continued.

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Fire.		Automobile. (including Fire Risk).		Automobile. (excluding Fire Risk).	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1918	106,570,537	1,002,258 10	966,057	27,285 06	90,400	1,856 25
Taken in 1919, new and renewed	134,575,947	1,086,915 71	2,618,615	62,327 73	104,500	5,453 95
Totals	241,146,484	2,089,173 81	3,584,672	89,612 79	194,900	7,310 20
Less ceased	127,122,866	1,022,538 24	1,617,124	44,636 82	117,300	2,936 45
Gross in force at end of 1919	114,023,618	1,066,635 57	1,967,548	44,975 97	77,600	4,373 75
Less reinsured	8,399,678	88,069 72				
Net in force at end of 1919	105,623,940	978,565 85	1,967,548	44,975 97	77,600	4,373 75

Risks and Premiums.	Class of Business.			
	Explosion.		Inland Transportation.	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1918	2,895,425	14,387 98	91,576	1,680 70
Taken in 1919, new and renewed	59,567,193	167,973 60	915,529	14,624 85
Totals	62,462,618	182,361 58	1,007,105	16,305 55
Less ceased	44,786,145	76,651 75	844,724	14,062 36
Gross in force at end of 1919	17,676,473	105,709 83	162,381	2,243 19
Less reinsured	981,942	3,793 07		
Net in force at end of 1919	16,694,531	101,916 76	162,381	2,243 19

SCHEDULE B.

Bonds and debts, on deposit with Receiver General, viz.:— Par value. Market value.

Governments—

Dominion of Canada Victory Loan, 1933, 5½ p.c.	\$ 20,000 00	\$20,000 00
Dominion of Canada bonds, 1921, 5 p.c.	50,000 00	49,500 00
Dominion of Canada War Loan, 1925, 5 p.c.	100,000 00	99,000 00
Dominion of Canada bonds, 1926, 5 p.c.	50,000 00	49,500 00
Dominion of Canada War Loan, 1931, 5 p.c.	10,000 00	9,900 00
Province of Alberta, 1924, 4½ p.c.	55,000 00	52,250 00
Province of Nova Scotia, 1922, 3 p.c.	10,000 00	9,000 00

Cities—

Montreal, 1939, 3½ p.c.	45,000 00	35,550 00
Montreal, 1925, 4 p.c.	28,000 00	26,040 00
Montreal, 1926, 4 p.c.	83,000 00	77,190 00
Montreal, 1944, 4 p.c.	27,000 00	22,950 00
Ottawa, 1928, 3½ p.c.	30,000 00	26,100 00
Toronto, 1945, 3½ p.c.	4,866 67	3,796 00
Toronto, 1948, 4 p.c.	20,000 00	17,000 00
Winnipeg, 1938, 4 p.c.	30,000 00	25,500 00

School—

Winnipeg, S.D., 1941, 4 p.c.	12,000 00	9,960 00
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Railway—

Canadian Northern Railway 1st Mtge Cons. (gtd. by prov. of Manitoba), 1930, 4 p.c.	65,213 33	56,083 46
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Total on deposit with Receiver General.....\$ 640,080 00 \$ 589,319 46

10 GEORGE V, A. 1920

INSURANCE COMPANY OF NORTH AMERICA—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

LEDGER ASSETS.

Book value of real estate	\$ 244,296 01
Mortgage loans on real estate, first liens	171,024 25
Bills receivable	52,379 56
Book value of bonds	27,496,699 03
Cash in trust companies and in banks	3,781,357 13
Agents' balances	4,153,172 41
Due from authorized companies on losses paid	175,725 64
Total ledger assets	\$36,074,654 03

NON-LEDGER ASSETS.

Interest due and accrued	337,657 56
Gross assets	\$36,412,311 59
Deduct assets not admitted	1,394,158 82
Total admitted assets	\$35,018,152 77

LIABILITIES.

Amount reclaimable on perpetual Fire policies	\$ 725,577 41
Net amount of unpaid claims	4,749,903 10
Total unearned premiums	13,440,522 27
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	15,266 89
Federal, state and other taxes due and accrued (estimated)	1,135,000 00
Contingent commissions or other charges due or accrued	100,000 00
Total liabilities, except capital stock	\$20,166,269 67
Capital stock paid up in cash	4,000,000 00
Conflagration Reserve Fund	1,000,000 00
Contingent Reserve Fund	3,851,883 10
Surplus over all liabilities	6,000,000 00
Total liabilities	\$35,018,152 77

INCOME.

Net cash received for premiums	\$20,999,579 81
Interest and dividends	1,326,438 76
Gross profit on sale of bonds	22,106 46
Rents	20,547 64
Agents' balances previously charged off	10,136 33
All other sources	46,549 51
Total income	\$22,425,358 51

DISBURSEMENTS.

Net amount paid for claims	\$ 8,593,592 03
Expenses of adjustment and settlement of claims	192,198 87
Commissions or brokerage	4,084,629 77
Field supervisory expenses	420,404 11
Salaries, fees and all other charges of officers, directors, trustees and home office employees	1,398,723 90
Rents	92,350 94
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	64,568 49
Inspections and surveys, including underwriters' boards and tariff associations	334,939 22
Taxes on real estate, \$6,326 28; other expenses, \$10,078 50	16,404 78
State taxes on premiums, Insurance Department licenses and fees, etc.	504,360 03
Agents' balances charged off	42,150 44
Gross loss on sale or maturity of ledger assets	460,206 91
Gross decrease, by adjustment, in book value of bonds	20,000 00
Contribution to Gratuity Relief Fund	100,000 00
Federal taxes	628,871 68
Paid stockholders for dividends	860,000 00
Deposit premiums returned on perpetual risks	33,801 74
All other disbursements	432,267 20
Total disbursements	\$18,279,473 11

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INSURANCE COMPANY OF NORTH AMERICA--*Concluded.*

RISKS AND PREMIUMS.

Written or renewed during the year	\$ 2,512,327,635 00
Premiums thereon	22,775,159 54
Terminated during the year	1,942,711,554 00
Premiums thereon	18,138,322 02
Net in force at December 31, 1919	2,508,431,935 00
Premiums thereon	23,822,428 67

10 GEORGE V, A. 1920

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, GUSTAVUS REMAK, JR.—Secretary, J. J. P. ROGERS—Principal Office, Philadelphia, Pa.—Chief Agent in Canada, REED, SHAW AND McNAUGHT—Head Office in Canada, 85 Bay Street, Toronto.

(Incorporated April 18, 1794. Dominion license issued March 20, 1912.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash. \$ 1,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule B.*)..... \$ 156,436 06

Other Assets in Canada.

Cash in Royal Bank of Canada, Toronto 52,989 71
Interest accrued..... 2,286 34
Agents' balances and premiums uncollected: fire, \$29,511.21; tornado, \$30.78.. 29,541 99

Total assets in Canada..... \$ 241,254 10

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted \$ 11,614 35
Reserve of unearned premiums: Fire, \$105,024.77; Tornado, \$1,377.32; total, \$106,402.09; carried out at 80 per cent. 85,121 67
Taxes due and accrued..... 21,000 00

Total liabilities in Canada \$ 117,736 02

INCOME IN CANADA.

Premiums.	Class of Business.	
	Fire.	Tornado.
	\$ cts.	\$ cts.
Gross cash received.....	216,441 32	1,962 24
Less reinsurance.....	3,108 66	273 75
Less return premiums	36,613 91	359 02
Total deduction.....	39,722 57	632 77
Net cash received.....	176,718 75	1,329 47

Net cash received for premiums for all classes of business \$ 178,048 22
Cash received for interest on investments..... 7,766 69

Total income in Canada..... \$ 185,814 91

SESSIONAL PAPER No. 8

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA—Continued.

EXPENDITURE IN CANADA.

	Fire.	Tornado.
	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	27,628 04	
Less savings and salvage.....	404 87	
Net amount paid for sick claims.....	27,223 17	
Amount paid for claims occurring during the year.....	60,410 37	289 10
Less savings and salvage, \$1,133.88; reinsurances, \$1,803.68.....	2,937 56	
Net amount paid for said claims.....	57,472 81	
Total net paid for said claims.....	84,695 98	289 10
Total net amount paid for all claims.....		\$ 84,985 08
Commission or brokerage, Fire, \$46,145.34; other, \$335.01.....		46,480 35
Taxes, Fire.....		4,989 53
Travelling expenses of officials.....		426 29
Miscellaneous expenditure, Fire viz.: Printing and stationery, \$402.95; postage, telegrams, telephones and express, \$1,516.33; inspections and surveys, \$573.79; legal expenses, \$20; Underwriters' boards, tariff associations, etc., \$2,317.89; loss expenses, \$1,352.10; bond, \$15; record work, \$900.....		7,158 06
Total expenditure in Canada.....		\$ 144,039 31

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Tornado.	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1918.....	17,797,270	206,133 82	500,150	2,030 89
Taken in 1919, new and renewed.....	25,440,809	213,552 06	554,855	1,850 99
Totals.....	43,238,079	419,685 88	1,055,005	3,881 88
Less ceased.....	25,056,565	210,044 46	189,700	1,043 42
Gross in force at end of 1919.....	18,181,505	209,641 42	865,305	2,838 46
Less reinsured.....	435,405	5,446 21	285,000	573 75
Net in force at end of 1919.....	17,746,100	204,195 21	580,305	2,264 71

SCHEDULE B.

Bonds and debentures on deposit with Receiver General, viz.:—

Governments—

	Par value.	Market value.
Dominion of Canada War Loan, 1931, 5 p.c.....	\$ 6,000 00	\$ 5,940 00
Ontario, 1941, 4 p.c.....	5,000 00	4,350 00
Quebec, 1920, 5 p.c.....	15,000 00	15,000 00
United States (2) Liberty Loan, 1912, 4½ p.c.....	33,000 00	33,000 00

Cities—

Edmonton, 1943, 4½ p.c.....	2,000 00	1,660 00
Edmonton, 1944, 4½ p.c.....	3,000 00	2,460 00
Fort William, 1938, 4½ p.c.....	5,000 00	4,350 00
Ottawa, 1932, 4 p.c.....	10,000 00	9,000 00
Portage la Prairie, 1927, 5 p.c.....	2,000 00	1,860 00
Port Arthur, 1941, 4½ p.c.....	9,733 33	8,273 33
Toronto, 1948, 4 p.c.....	19,733 33	16,773 33
Vancouver (Hospital), 1944, 4 p.c.....	10,000 00	7,800 00
Victoria, 1922, 4 p.c.....	33,580 00	31,229 40
Victoria, 1961, 4 p.c.....	9,733 33	7,300 00
Winnipeg, 1924, 4 p.c.....	8,000 00	7,440 00

Total on deposit with Receiver General. \$ 171,779 99 \$ 156,436 03

10 GEORGE V, A. 1920

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

LEDGER ASSETS.

Book value of real estate.....	\$ 394,678 49
Book value of stocks and bonds owned by the company.....	3,766,505 07
Cash on hand, in trust companies and banks.....	350,954 16
Agents' balances.....	501,231 75
Deposits reclaimable on perpetual policies.....	1,541 25
Total ledger assets.....	<u>\$ 5,014,910 72</u>

NON-LEDGER ASSETS.

Interest accrued.....	30,910 51
Rents due and accrued.....	142 60
Reinsurance due on losses paid.....	21,529 86
Gross assets.....	<u>\$ 5,067,493 69</u>
Deduct assets not admitted.....	322,672 81
Total admitted assets.....	<u><u>\$ 4,744,820 88</u></u>

LIABILITIES.

Net amount of unpaid claims.....	\$ 378,702 30
Total unearned premiums.....	2,214,204 81
Amount reclaimable by the insured on perpetual fire insurance policies being 90 and 95 per cent of the premium or deposit received.....	453,154 47
Dividends declared and unpaid to stockholders.....	2,094 12
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	3,047 44
Federal, state and other taxes due or accrued (estimated).....	35,000 00
Contingent commissions or other charges due or accrued.....	7,500 00
Total liabilities, excluding capital stock.....	<u>\$ 3,093,703 14</u>
Capital stock paid up in cash.....	1,000,000 00
Surplus beyond liabilities, including capital stock.....	651,117 74
Total liabilities.....	<u><u>\$ 4,744,820 88</u></u>

INCOME.

Net cash received for premiums (other than perpetual).....	\$ 2,542,922 87
Deposit premiums written on perpetual risks.....	5,044 31
Interest and dividends.....	187,368 90
Rents.....	35,966 85
From agents' balances previously charged off.....	802 26
Borrowed money.....	90,000 00
Gross profit on sale or maturity of stocks and bonds.....	11,640 25
All other income.....	385 50
Total income.....	<u><u>\$ 2,874,130 94</u></u>

DISBURSEMENTS.

Net amount paid for claims.....	\$ 1,369,877 11
Expenses of adjustment and settlement of claims.....	46,279 54
Commission or brokerage.....	611,583 40
Allowances to agencies for miscellaneous agency expenses.....	21,306 63
Total field supervisory expenses.....	60,241 49
Salaries, fees, and all other charges of officers, directors, trustees and home office employees.....	132,570 43
Rent.....	9,000 00
Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses.....	18,316 34
Inspections and surveys, including underwriters' boards and tariff associations.....	48,983 34
State taxes on premiums, Insurance Department licenses and fees.....	75,668 71
Federal taxes.....	25,235 35
Real estate taxes and expenses.....	32,807 77
Agents' balances charged off.....	5,285 41
Deposit premiums returned on perpetual risks.....	30,989 60
Gross loss on sale or maturity of real estate, bonds and stocks.....	100,804 42
Borrowed money repaid.....	290,000 00
Interest on borrowed money.....	8,971 01
All other disbursements.....	37,771 53
Total disbursements.....	<u><u>\$ 2,925,692 08</u></u>

SESSIONAL PAPER No. 8

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA—*Concluded.*

RISKS AND PREMIUMS.

FIRE.

Fire risks written or renewed during the year	\$390,489,272 00
Premiums thereon	4,160,528 95
Amount terminated during the year	364,220,987 00
Premiums thereon	3,967,548 93
Net amount in force at December 31, 1919	392,314,984 00
Premiums thereon	4,100,482 15

MARINE AND INLAND.

Net amount in force at December 31, 1919	\$ 5,345,042 00
Premiums thereon	187,273 83
Perpetual risks not included above	\$ 21,171,757 74
Premiums thereon	497,777 32

10 GEORGE V, A. 1920

KINGS MUTUAL FIRE INSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, S. C. PARKER—Vice-President, J. W. HUTCHINSON—Manager and Secretary, J. N. CHUTE—Principal Office, Berwick, N.S.

(Incorporated 1904 by Chap. 46 of the Act of 1903-4 of the Province of Nova Scotia. Dominion license issued Jan. 1, 1919.)

ASSETS.

Loans secured by mortgages, first liens.....	\$ 5,500 00
Book value of bonds and debentures owned (<i>For details see, Schedule B</i>)....	21,035 79
Cash in Royal Bank of Canada, Berwick, N.S.....	4,676 53
Total ledger assets.....	\$ 31,212 32

OTHER ASSETS.

Interest accrued.....	448 34
Agents' balances and premiums uncollected.....	211 82
Bills receivable held by the company.....	12 00
Furniture and fixtures.....	205 25
Balance premium notes.....	64,559 00
Gross assets.....	\$ 96,648 73
Deduct assets not admitted.....	64,559 00
Net assets.....	\$ 32,089 73

LIABILITIES.

Reserve of unearned premiums, \$20,403.20; carried out at 80 per cent.....	\$ 16,322 56
Total liabilities.....	\$ 16,322 56
Excess of assets over liabilities.....	\$ 15,767 17

INCOME.

Gross cash received for premiums.....	\$ 16,140 25
Deduct return premiums.....	526 10
Net cash received for premiums.....	\$ 15,614 15
Received for interest on investments and dividend on stock.....	1,045 01
Extra premiums.....	68 30
Total income.....	\$ 16,727 46

EXPENDITURE.

Amount paid for claims occurring in previous years.....	\$ 400 00
Amount paid for claims occurring during the year.....	1,816 75
Total net amount paid for claims (including \$27 90 adjustment expenditure).....	\$ 2,244 65
Paid for salaries; Head office branches and inspectors, \$2,373.11; directors' fees, \$170.30; auditors' fees, \$110 50.....	2,653 91
Miscellaneous expenditure, viz.: Postage, telegrams, telephones and express and printing and stationery, \$435 67; rents, \$36; legal expenses, \$10; furniture, fixtures and safe, \$54 90; sundries, \$36 33.....	572 90
Total expenditure.....	\$ 5,471 46

SESSIONAL PAPER No. 8

KINGS MUTUAL—*Concluded.*

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at Dec. 31, 1918.....	\$	19,956 32
Amount of cash income.....		16,727 46
Total.....	\$	36,683 78
Amount of expenditure.....		5,471 46
Balance net ledger assets at Dec. 31, 1919.....	\$	31,212 32

RISKS AND PREMIUMS.

	Amount.	Premiums
Gross policies in force at end of 1918.....	\$ 3,291,302	\$ 55,825 41
Policies taken during 1919.....	1,535,425	16,162 04
Total.....	\$ 4,826,727	\$ 71,987 45
Deduct terminated.....	755,733	34,529 88
Gross and net in force at end of 1919.....	\$ 4,070,994	\$ 37,457 57

SCHEDULE B.

	Par value.	Book and market value
Bonds and debentures on deposit with Receiver General:—		
Dom. of Canada Victory Loan, 1933, 5½ p.c.....	\$ 3,000 00	\$ 3,000 00
" " War Loan, 1921.....	3,000 00	2,700 00
City of Glace Bay, 1922-23, 4 p.c.....	2,000 00	1,879 02
City of Sydney, 1944, 5 p.c.....	2,000 00	1,845 14
City of Sydney, 1947, 5 p.c.....	1,000 00	908 49
Totals.....	\$ 11,000 00	\$ 10,332 65

Held by Company:—

Dominion of Canada Victory Loan, 1923, 5½ p.c.....	1,000 00	1,008 00
" " " 1934, 5½ p.c.....	6,000 00	6,000 00
Dom. of Canada War Loan, 1921.....	2,000 00	1,780 00
Town of Middleton, 1937, 5 p.c.....	2,000 00	1,915 14
Total par and market values.....	\$ 22,000 00	\$ 21,035 79

10 GEORGE V, A. 1920

THE LAW UNION AND ROCK INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

Chairman, CHARLES G. HAMILTON—General Manager and Secretary, ROBT. STIRLING—Principal Office, London, Eng.—Chief Agent in Canada, COLIN E. SWORD.—Head Office in Canada, Montreal.

(Incorporated, 1806. Commenced business in Canada, April 1, 1899).

CAPITAL.

Amount of joint stock capital authorized	\$10,375,000 00
Amount subscribed	7,875,000 00
Amount paid in cash	825,000 00
Debenture stock.....	1,245,750 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (For details, see Schedule B).	\$ 438,516 29
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Other Assets in Canada.

Value of real estate (For details, see Schedule A).....	14,188 55
Cash at head office in Canada.....	9,572 57
Cash in banks, viz:—	
Dominion Bank, Montreal.....	\$ 187,311 55
Union Bank, Montreal, current account, \$16,937.42; savings account, \$10,810.99.....	27,748 41
Royal Bank of Canada, Montreal.....	9,692 13
Dominion Bank, Winnipeg.....	73,263 07
Dominion Bank, Toronto.....	66,668 39
Bank of Montreal, Vancouver.....	5,104 88
Total cash in banks	369,788 43
Agents' balances and premiums uncollected, viz:—	
Fire (\$636.27 on business prior to Oct. 1, 1919).....	\$ 31,258 09
Accident (\$227.34 on business prior to Oct. 1, 1919).....	3,489 84
Automobile (excluding Fire Risk) (\$26.82 business prior to Oct. 1, 1919).....	3,228 32
Burglary (\$73.55 on business prior to Oct. 1, 1919).....	884 87
Liability (\$22,015.33 on business prior to Oct. 1, 1919).....	45,127 98
Plate Glass (\$49.73 on business prior to Oct. 1, 1919).....	786 08
Sickness (\$162.39 on business prior to Oct. 1, 1919).....	1,141 62
Total.....	85,916 80
Office furniture and plans.....	9,956 12
Deposit with Manitoba Workmen's Compensation.....	5,000 00
Total assets in Canada.....	\$932,938 76

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted	\$ 7,142 42
" accident claims, adjusted and unpaid	274 59
" accident claims, unadjusted,	2,187 39
" accident claims, resisted, in suit.....	4,062 50
" automobile (excluding fire risk) claims, adjusted and unpaid.....	306 35
" automobile (excluding fire risk) claims, unadjusted	3,726 58
" burglary claims, unadjusted	913 92
" liability claims, adjusted and unpaid	334 27
" liability claims, unadjusted	18,665 73
" sickness claims, unadjusted	2,382 21
" sickness claims, resisted, in suit	125 00
Total net amount of unsettled claims (\$7,205.61 accrued in previous years).....	\$ 40,120 96
Present value of claims payable by instalments	8,640 00

SESSIONAL PAPER No. 8

THE LAW UNION AND ROCK—Continued.

LIABILITIES IN CANADA—Concluded.

Reserve of unearned premiums, viz.:—

Fire.....	\$ 230,111 58
Accident.....	9,393 43
Automobile (excluding Fire Risk).....	11,727 64
Burglary.....	1,847 50
Liability.....	14,061 65
Plate Glass.....	3,175 13
Sickness.....	4,544 26

Total, \$274,861.19; carried out at 80 per cent. \$ 219,888 95
 Taxes, due and accrued 12,733 18

Total liabilities in Canada \$ 281,413 09

INCOME IN CANADA.

Premiums.	Class of Business.			
	Fire.	Accident.	Burglary.	Liability.
	\$ cts	\$ cts	\$ cts.	\$ cts
Gross cash received for premiums	333,005 32	43,010 32	6,275 88	86,786 16
Deduct reinsurances	14,977 50	3,364 62	1,344 33	22,034 30
Deduct return premiums.....	36,785 56	11,995 19	1,549 58	34,149 44
Total deduction	51,763 06	15,359 81	2,893 91	56,243 74
Net cash received for premiums	281,242 26	27,650 51	3,381 97	30,542 42

Premiums.	Class of Business.		
	Plate Glass	Sickness.	Auto- mobile (excluding Fire Risk.)
	\$ cts	\$ cts.	\$ cts
Gross cash received for premiums	5,150 05	15,597 61	39,538 27
Deduct reinsurances.....		1,085 67	169 29
Deduct return premiums	1,715 37	3,299 11	13,293 56
Total deduction.....		4,384 78	13 462 85
Net cash received for premiums	3,434 68	11,212 83	26,075 42

Total net cash received for premiums for all classes of business \$ 383,540 09
 Endorsement fees 3 50

Total income in Canada..... \$ 383,543 59

10 GEORGE V. A. 1920

THE LAW UNION AND ROCK *Continued*
EXPENDITURE IN CANADA

Claims	Class of Business						
	Fire	Accident	Burglary	Liability	Plate Glass	Sickness	Automobile excluding Fire Risk
	\$ pts.	\$ pts.	\$ pts.	\$ pts.	\$ pts.	\$ pts.	\$ pts.
Paid for claims occurring in previous years	\$ 277 4	\$ 594 25	698 90	16 74 25		1 261 95	1 740 45
Less reinsurance	164 90	75 00		5 76 17		168 65	
Net paid for such claims	\$ 112 54	\$ 519 25		\$ 11 98 8		1 093 30	
Paid for claims occurring during the year	\$ 446 8	\$ 989 16	1 651 86	7 884 30	\$ 655 82	12 100 90	
Less reinsurance	\$ 982 30	21 59		1 417 48		461 77	\$ 654 74
Net paid for such claims	\$ 478 52	\$ 967 57		\$ 467 82		11 639 13	
Total net paid for such claims	\$ 591 06	\$ 14 86 82	\$ 651 76	\$ 479 79	\$ 655 82	12 742 43	11 395 21
Total net payments for claims for all classes of business							\$ 124 617 47
Commission and brokerage fire \$55 206 88 other \$30 475 24							\$ 85 682 12
Commission on profits fire							224 29
Taxes fire \$11 064 42 other \$2 880 14							\$ 13 944 56
Salaries, fees and travelling expenses:—Head Office \$55 626 11 general and special agents \$781 005 and fees \$246 travelling expenses—officers \$2 625 71 agents \$461 81							\$ 605 237 73
Miscellaneous expense fire and other—Advertising \$522 25 furniture and fixtures \$471 12							
tools, expenses \$40 33 inspections and surveys \$246 65 Marine risks \$12 000 Com- pensation Insure \$1 253 11 meals and drinks \$1 684 65 postage travelling expenses printing and stationery \$5 455 71 telegrams and telephones \$5 000 81 underwriters business assessors cons. etc. \$5 684 36 salaries \$505 10 exchange \$229 02 sundry accounts \$ 331 1 postage etc. \$2 146 03							\$ 21 245 37
Total expenditure in Canada							\$ 297 015 28

* \$25 214 00 belongs to Fire business

* \$15 146 31 belongs to Fire business

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THE LAW UNION AND ROCK *Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.						
	Fire.			Automobile (excluding Fire Risk).		Accident.	
	No	Amount.	Premiums.	No	Premiums.	Amount.	Premiums.
		\$	\$ cts.		\$ cts.	\$	\$ cts.
Gross in force at end of 1918	18,054	45,916,240	451,172 99			4,384,767	16,067 73
Taken in 1919, new and renewed	5,007	36,167,951	341,785 63	627	55,313 48	5,202,686	13,826 45
Totals	23,061	82,084,191	792,958 62			9,587,453	59,894 18
Less ceased	6,367	36,831,201	327,637 83	397	31,681 93	3,396,227	38,155 38
Gross in force at end of 1919	16,694	45,252,990	465,320 79	230	23,631 55	6,191,226	21,735 80
Less reinsured		3,246,489	16,655 17		176 27		2,918 91
Net in force at end of 1919	16,694	42,006,501	448,665 32	230	23,455 28	6,191,226	18,786 86

Risks and Premiums.	Class of Business.						
	Burglary.			Liability.	Plate Glass.		Sickness.
	No	Amount.	Premiums.	Premiums.	No	Premiums.	Premiums.
		\$	\$ cts.	\$ cts.		\$ cts.	\$ cts.
Gross in force at end of 1918	126	215,633	2,076 05	25,064 12	371	9,293 85	7,300 05
Taken in 1919—new	151	345,766	4,601 30	106,663 31	286	4,141 98	6,159 02
“ renewed	130	231 883	2,043 09	19,787 47	22	456 16	7,775 21
Totals	407	793,282	8,670 44	151,511 93	689	14,191 99	21,234 28
Less ceased	92	328,5 6	3,673 46	121,106 55	100	5,603 76	11,136 77
Gross in force at end of 1919	315	464,716	4,996 98	30,408 38	582	8,591 23	10,097 51
Less reinsured		282,509	1,301 97	2,285 08			1,008 98
Net in force at end of 1919	315	182,207	3,695 01	28,123 30	582	8,591 23	9,088 53

SCHEDULE A.

Value of real estate owned, viz.:—

	Actual cost.	Book value.
Lot 1, 591 Bl. 1, Victoria, B.C.	\$ 18,250 00	\$ 6,000 00
Manitoba rural properties	1,611 90	1,571 18
Saskatchewan rural properties	6,929 16	6,617 37
Totals.	\$ 26,791 06	\$ 14,188 55

SCHEDULE B.

Bonds and debentures owned, viz.:—

On deposit with the Receiver General—

Governments—

	Par value	Market value.
Canada bonds, 1920/1925, 4½ p.c.	\$ 36,500 00	\$ 35,405 00
Prov. of Manitoba, 1923, 5 p.c.	24,333 34	24,090 00
Prov. of Quebec, 1937, 3 p.c.	87,600 00	63,948 00
British War Loan, 1927/1947, 5 p.c.	188,348 03	178,930 63

Cities—

Toronto, 1929, 3½ p.c.	24,333 33	21,170 00
Victoria, 1936, 5 p.c.	30,000 00	28,200 00

Railways—

C.N.R. 1st mtg. deb. stk. (guaranteed by Dom. of Can.), 1958, 3½ p.c.	38,933 33	28,032 00
C.N. Alberta Ry. Co. 1st mtg. deb. stk. (guaranteed by Dom. of Can.), 1960, 3½ p.c.	82,733 33	58,740 66

Total on deposit with Receiver General \$ 512,781 36 \$ 438,516 29

(For General Business Statement, see Appendix.)

10 GEORGE V, A. 1920

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

Chairman, A. K. BARNES—General Manager and Secretary, A. G. DENT—Principal Office,
Liverpool, Eng.—Chief Agent in Canada, J. GARDNER THOMPSON—Head Office in Canada,
Montreal.

(Established, May 21, 1836. Commenced business in Canada, June 4, 1851.)

CAPITAL.

Amount of joint stock capital authorized	£3,000,000	stg.=	\$14,600,000	00
Amount subscribed	2,655,250	"	12,922,216	66
Amount paid thereon in cash	265,525	"	1,292,221	66

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (<i>For details, see Schedule B</i>).....	\$ 1,375,177	63
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Other Assets in Canada.

Value of real estate held by the company, viz:—

The Company's building, 343 Dorchester St., West, Montreal	200,000	00
Loans secured by bond or mortgage on real estate, second liens	838,000	00
Market value of bond held by the company (<i>For details, see Schedule C</i>).....	920	00
Cash at head office in Canada	20,828	72
Cash in banks, viz:—		
Bank of Montreal, Montreal	\$ 210,100	81
Bank of Montreal, Winnipeg	6,273	63
Bank of Montreal, St. John, N.B.	1,681	50

Total cash in banks	218,055	94
Loans on life policies	1,455	75
Interest due, \$712.50; accrued, \$27,346.96	28,059	46
Rents due and accrued	25	00
Reinsurance losses due	129	16
Agents' balances and premiums uncollected (\$305.52 prior to Oct. 1, 1919)	162,145	37
Office furniture, maps, plans, etc., at Montreal office and St. John, N.B., branch offices (estimated)	5,000	00

Total assets in Canada	\$ 2,849,797	03
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LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid	\$ 107,510	43
Net amount of claims, unadjusted	2,980	91
Total net amount of unsettled claims	\$ 110,491	34
Reserve of unearned premiums, \$1,135,387.48; carried out at 80 per cent.	908,310	00
Liabilities under the life department	74,074	50
Due for reinsurance premiums	262	46
Salaries, rent and taxes due and accrued	119,192	85

Total liabilities in Canada	\$ 1,212,331	15
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INCOME IN CANADA.

Gross cash received for premiums	\$1,737,054	72
Deduct reinsurances, \$82,960.01; return premiums, \$280,607.76	363,567	77
Net cash received for premiums	\$ 1,373,486	95
Received for interest on investments	114,148	63
Received for rents	3,637	07
Total income in Canada	\$ 1,491,272	65

SESSIONAL PAPER No. 8

THE LIVERPOOL AND LONDON AND GLOBE—*Continued.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	\$ 88,279 07	
Deduct savings and salvage, \$1,832.64; reinsurances, \$247.34	2,079 98	
Net amount paid for said claims.....	\$ 86,199 09	
Amount paid for claims occurring during the year.....	\$ 623,288 59	
Deduct savings and salvage, \$2,104 42; reinsurances, \$56,333.98	58,438 40	
Net amount paid for said claims.....	\$ 564,850 19	
Total net amount paid for claims	\$	651,049 28
Commission or brokerage.....		274,196 44
Salaries of head office officials, \$107,682.89; fees: directors, \$1,571.31; auditors, \$1,480.....		110,734 20
Taxes.....		40,970 45
Miscellaneous expenditure, viz.: Advertising, \$2,219.60; rents and light, \$13,428 87; inspections and surveys, \$12,757 12; printing and stationery, \$7,494 86; postage, telegrams, telephones and express, \$3,797 52; maps and plans, \$1,223.16; underwriters' boards and tariff associations, etc., \$17,655.19; legal expenses, \$142.16; furniture and fixtures, \$497.53; general expenses, \$5,048.13; fire department, etc., \$288 98; exchange, \$1,348.66		65,901 78
Total expenditure in Canada.....	\$	1,142,852 15

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.		
	Fire.		
	No.	Amount.	Premiums.
		\$	\$ cts.
Gross in force at end of 1919.....	88,360	204,430,185	2,304,594 25
Taken in 1919, new and renewed.....	52,075	160,402,752	1,756,139 58
Totals.....	140,435	364,832,937	4,060,733 83
Less ceased.....	54,531	148,615,902	1,735,404 57
Gross in force at end of 1919.....	85,904	216,217,035	2,325,329 26
Less reinsured.....		9,719,059	90,159 06
Net in force at end of 1919.....	85,904	206,497,976	2,235,170 20

10 GEORGE V, A. 1920

THE LIVERPOOL AND LONDON AND GLOBE—*Concluded.*

SCHEDULE B.

Bonds and debts. owned, viz.:—

*On deposit with Receiver General—**Governments—*

	Par value.	Market value
Dom. of Canada (C.P.R. Land Grant) stock, 1938, 3½ p.c.	\$ 48,666 67	\$ 38,933 60
Dom. of Canada Stock, 1930 1950, 3½ p.c.	570,616 67	439,375 09
Dom. of Canada Victory Loan, 1937, 5½ p.c.	85,500 00	85,500 00
Province of Ontario Stock, 1947, 4 p.c.	48,666 67	41,366 67
Province of Quebec, 1934, 4 p.c.	94,900 00	83,512 00

Cities—

Edmonton, 1923, 5 p.c.	4,866 67	4,672 00
Edmonton, 1933, 5 p.c.	24,333 33	22,386 67
Edmonton, 1933, 5 p.c.	19,466 67	17,130 67
Montreal stock, 1921, 4 p.c.	40,000 00	38,400 00
Montreal, 1925, 4 p.c.	500 00	465 00
Montreal (St. Henri), 1920, 4½ p.c.	50,000 00	49,000 00
Montreal stock, 1927, 4 p.c.	1,500 00	1,380 00
Ottawa, 1927, 4 p.c.	14,600 00	13,432 00
Ottawa, 1937, 4 p.c.	16,546 67	14,561 07
Ottawa, 1938, 4 p.c.	4,866 67	4,282 67
Ottawa, 1940, 4 p.c.	12,653 33	11,008 43
Sherbrooke, 1921, 4 p.c.	30,000 00	28,500 00
Toronto, 1935, 5 p.c.	14,000 00	13,542 20
Toronto, 1937, 5 p.c.	11,000 00	10,613 90
Toronto, 1938, 5 p.c.	12,000 00	11,565 60
Toronto, 1940, 5 p.c.	13,000 00	12,503 40
Toronto, 1944, 4 p.c.	146,000 00	125,560 00
Toronto, 1948, 4 p.c.	48,666 67	41,366 67
Winnipeg, 1931, 4 p.c.	46,500 00	40,920 00

Railways—

Can. Nor. Ont. Ry. deb. stock (g'teed by Prov. of Ontario), 1938, 3½ p.c.	146,000 00	112,420 00
C.N.R., 1st mtge. (g'teed by Prov. of Manitoba) 1930, 4 p.c.	48,666 67	41,853 33
C.N.R., Ontario division (g'teed by Prov. of Manitoba) 1930, 4 p.c.	24,333 33	20,926 66

Miscellaneous—

Huron and Erie Mortgage Corporation, 1920, 5½ p.c.	50,000 00	50,000 00
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Total on deposit with Receiver General	\$1,627,850 02	\$1,375,177 63
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SCHEDULE C.

Held by the Company—

Montreal Board of Trade, 2nd Mortgage Bond, 1922, 5 p.c.	\$ 1,000 00	\$ 920 00
Total par and market values	\$ 1,000 00	\$ 920 00

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

THE LIVERPOOL-MANITOBA ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President and Managing Director, J. GARDNER THOMPSON—Vice-President and Secretary,
LEWIS LAING—Assistant Secretary, J. D. SIMPSON—Principal Office, Montreal.

(Incorporated March 12, 1912, by an Act of Parliament of Canada, 2 George V, Chapter 114. Dominion
license issued August 1, 1912.)

CAPITAL.

Amount of joint stock capital authorized	\$ 1,000,000 00
Amount subscribed	500,000 00
Amount paid thereon in cash	175,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Book value of bonds and debts. (For details, see Schedule B).....	\$ 981,298 85
Cash at head office	5,218 76
Cash in banks, viz.:—	
Bank of Montreal, Montreal	\$ 66,692 96
Canadian Bank of Commerce, Winnipeg	4,146 82
Total cash in banks	70,839 78
Total ledger assets	\$ 1,057,357 39
Deduct market value of bonds and debts, under book value	61,424 72
	\$ 995,932 67

OTHER ASSETS.

Interest accrued	11,184 47
Agents' balances and premiums uncollected	43,384 24
Total assets	\$ 1,050,501 38

LIABILITIES.

Total net amount of claims, adjusted and unpaid (\$219,81 accrued prior to 1919)	\$ 15,464 93
Reserve of unearned premiums, \$233,672 21; carried out at 80 per cent	186,937 77
Due and accrued for salaries, other expenses (estimated)	9,000 00
Taxes due and accrued	19,464 37
Reinsurance premiums	87,381 46
Investment reserve fund	117,525 00
Total liabilities	\$ 435,773 53
Surplus of assets over liabilities	\$ 614,727 85
Capital paid in cash	175,000 00
Surplus over all liabilities and paid up capital	\$ 439,727 85

INCOME.

Gross cash received for premiums	\$ 504,260 53
Deduct reinsurances, \$146,977 21; return premiums, \$86,782 20	233,759 41
Total net cash received for premiums	\$ 270,501 12
Received for interest on investments	43,560 41
Total income	\$ 314,061 53

10 GEORGE V, A. 1920

THE LIVERPOOL MANITOBA—*Continued.*

EXPENDITURE.

Amount paid for claims occurring in previous years.....	\$ 16,516 32
Deduct savings and salvage, \$1,269.43; reinsurances, \$2,984.45	4,253 88
Net amount paid for said claims.....	\$ 12,262 44
Amount paid for claims occurring during the year	\$ 180,776 47
Deduct savings and salvage, \$3,736.96; reinsurances, \$83,843.91.....	87,580 87
Net amount paid for said claims.....	\$ 93,195 60
Total net amount paid for claims	\$ 105,458 04
Dividends	34,500 00
Paid or allowed for commission or brokerage	40,076 75
Paid for salaries, head office officials, \$31,904.06; fees: directors, \$486.66; auditors, \$820....	33,210 72
Paid for taxes	11,809 42
Miscellaneous expenditure, viz: Advertising, \$333.50; printing and stationery, \$1,947.95; inspections and surveys, \$2,511 11; rent and light, \$3,699.89; postage, telegrams, telephones and express, \$1,339.76; underwriters' board fees, \$6,140.96; maps and plans, \$895 50; law charges, \$64 50; general expenses, \$1,321.39; furniture and fixtures, \$210.17; fire departments, patrol and salvage corps assessments, \$287.65; exchange, \$424.38....	19,176 76
Total expenditure.....	\$ 244,231 69

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1918	\$ 987,527 55
Amount of appreciation in ledger values	314,061 53
Total	\$ 1,301,589 08
Amount of expenditure as above	244,231 69
Balance net ledger assets, December 31, 1919	\$ 1,057,357 39

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums ceded to unlicensed companies	\$ 152,636 83
Amount of commission thereon	44,187 51
Amount of losses recovered from said companies.....	85,460 32
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$80,604.04; carried out at 80 per cent	64,483 23
Amount of losses due and recoverable from such companies.	9,527 23
Amount of reinsurance premiums payable to such companies	87,156 25

RISKS AND PREMIUMS.

	No.	Amount.	Premiums.
Gross policies in force at December 31, 1918.	23,974	\$ 53,534,311	\$ 616,436 23
Taken during 1919, new and renewed	15,195	46,662,933	506,455 02
Total	39,169	\$100,197,244	\$1,122,891 25
Deduct terminated	15,568	45,750,744	502,474 32
Gross in force at end of 1919	23,601	\$ 54,446,500	\$ 620,416 93
Deduct reinsured		14,180,695	165,464 91
Net in force at December 31, 1919	23,601	\$ 40,265,805	\$ 454,952 02

SESSIONAL PAPER No. 8

THE LIVERPOOL MANITOBA—*Concluded.*

SCHEDULE B.

Bonds and debentures owned by the Company, viz:—

	Par value.	Book value.	Market value.
<i>On deposit with Receiver General—</i>			
Province of Manitoba, 1937, 4 p.e.	\$ 21,000 00	\$ 21,133 60	\$ 17,850 00
Montreal Commercial High School (g'teed by Prov. of Quebec), 1949, 4 p.e.	35,000 00	34,913 15	28,700 00
Maisonneuve, R.C., 1953, 5½ p.e.	25,000 00	25,000 00	23,750 00
Total on deposit with Receiver General.	\$ 81,000 00	\$ 81,046 75	\$ 70,300 00
<i>Held by the Company—</i>			
<i>Governments—</i>			
Dom. of Canada, 1930 1950, 3½ p.e.	4,866 66	4,741 50	3,747 33
Dom. of Canada, 1929, 5½ p.e.	15,000 00	15,022 13	15,022 13
Dom. of Canada Victory Loan, 1934, 5½ p.e.	40,000 00	40,000 00	40,000 00
Dom. of Canada Victory Loan, 1937, 5½ p.e.	140,000 00	139,662 50	140,000 00
Dom. of Canada Victory Loan, 1933, 5½ p.e.	25,000 00	25,000 00	25,000 00
Province of Alberta, 1923, 4½ p.e.	25,000 00	24,157 89	24,000 00
Province of Nova Scotia, 1922, 3 p.e.	15,000 00	14,151 07	13,500 00
Province of Quebec, 1937, 3 p.e.	10,000 00	7,672 39	7,300 00
<i>Cities—</i>			
Toronto Gen. Con. Loan, 1955, 4½ p.e.	90,000 00	82,800 00	82,800 00
Victoria, 1921, 4 p.e.	29,200 00	27,702 46	27,448 00
<i>Town—</i>			
Outremont, 1938, 4 p.e.	50,000 00	50,577 90	42,500 00
<i>Schools—</i>			
Montreal P., 1935, 4 p.e.	32,000 00	32,000 00	27,840 00
Notre Dame de Grace Dist., 1951, 5 p.e.	15,000 00	15,533 48	13,500 00
Rosemount R.C., 1950, 5½ p.e.	13,000 00	14,114 92	12,610 00
Westmount (St. Leo) R.C., 1950, 5 p.e.	15,000 00	15,621 93	13,200 00
<i>Railways—</i>			
Grand Trunk perp. cons. deb. stock, 4 p.e.	111,933 33	100,487 88	80,592 00
Quebec, Montmorency and Charlevoix Ry., 1st mtge., 1923, 5 p.e.	25,000 00	25,032 44	22,000 00
Winnipeg Electric, 1st ref. mtge. S. F. 1935, 5 p.e.	10,000 00	10,420 00	9,500 00
<i>Miscellaneous—</i>			
Can. Perm. Mtge. Corp., 1923, 4½ p.e.	25,000 00	25,000 00	25,000 00
Can. Perm. Mtge. Corp., 1922, 5 p.e.	10,000 00	10,000 00	10,000 00
Fidelity Trusts Co. of Ont., 1920, 4½ p.e.	5,000 00	5,000 00	5,000 00
London and Western Trust Co., Ltd., 1921, 5 p.e.	25,000 00	25,000 00	25,000 00
Montreal Light, Heat and Power, Lachine, S.F., 1933, 5 p.e.	79,000 00	79,663 10	77,420 00
Montreal Water and Power Co., Lachine S.F., prior lien, 1932, 4½ p.e.	31,633 33	30,699 07	27,204 67
New Brunswick Cold Storage Co. (g'teed by Prov. of New Brunswick), 1947, 4 p.e.	9,000 00	8,886 30	7,290 00
Ontario Loan and Debenture Co., 1922, 5 p.e.	20,000 00	20,000 00	20,000 00
Shawinigan Water and Power Co., cons. 1st mtge., 1934, 5 p.e.	25,000 00	25,488 64	24,500 00
Toronto Harbour Com., 1953, 4½ p.e.	30,000 00	25,816 50	27,600 00
Total par, book and market values.	\$1,006,633 32	\$ 981,298 85	\$ 919,874 13

10 GEORGE V, A. 1920

THE LONDON ASSURANCE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

GOVERNOR, COLIN F. CAMPBELL—Manager, JAMES CLUNES—Principal Office, No. 7, Royal Exchange, London, E.C., England—Joint Managers in Canada, W. KENNEDY and W. B. COLLEY—Head Office in Canada, Montreal.

(Incorporated June 22, 1720. Commenced business in Canada, March 1, 1862.)

CAPITAL.

Amount of capital authorized	\$ 9,733,333 33
Amount subscribed	4,362,210 00
Amount paid thereon in cash	<u>3,741,375 00</u>

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debts on deposit with Receiver General, viz:—

	Par value.	Market value.
Dom. of Canada Stock, 1938, 3 p.c.	\$ 48,666 67	\$ 36,013 33
Dom. of Canada Stock, 1940 1960, 4 p.c.	48,666 67	40,880 00
Prov. of Alberta, 1943, 4½ p.c.	42,826 67	37,687 46
Prov. of Manitoba, 1950, 4 p.c.	42,583 33	34,492 50
Prov. of Ontario, 1945 1965, 4½ p.c.	21,900 00	19,491 00
City—		
Montreal Stock, 1921, 4 p.c.	167,000 00	160,320 00
Railways—		
Can. Northern Ont. Ry. 1st mtge. deb. stock (g'teed by		
Dom. of Canada), 1961, 3½ p.c.	48,666 67	35,040 00
Can. Nor. Ry., 1st mtge (g'teed by prov. of Man.), 1930, 4 p.c.	24,333 33	20,926 66
Can. Nor. Ry. Land Mtge., 1923, 5 p.c.	27,740 00	21,914 60
Miscellaneous—		
Can. Perm. Mtge. Corp., 1920, 4½ p.c.	24,333 33	24,333 33
Total on deposit with Receiver General	<u>\$ 496,716 67</u>	<u>\$ 431,098 88</u>

Carried out at market value \$ 431,098 88

Other Assets in Canada.

Bond held by Company, viz:—

	Par value.	Market value.
Dom. of Can. Victory Loan, 1934, 5½ p.c.	\$ 25,000 00	\$ 25,000 00
Carried out at market value		25,000 00
Cash at head office in Canada		1,915 41
Cash in banks, viz:—		
Union Bank of Canada, Montreal		\$ 29,070 77
Canadian Bank of Commerce, B.C.		15,249 87
Total cash in banks		44,320 64
Agents' balances and premiums uncollected (\$4,342 77 was on business prior to October 1, 1919).		76,263 66
Office furniture and plans		5,000 00
Total assets in Canada		<u>\$ 583,598 59</u>

LIABILITIES IN CANADA

Net amount of claims, adjusted but unpaid	\$ 18,748 00
Reserve of unearned premiums, \$347,841.65; carried out at 80 per cent.	278,273 32
Taxes due and accrued	69,776 67
Accrued profit commission	5,490 68
Total liabilities in Canada	<u>\$ 372,288 67</u>

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THE LONDON ASSURANCE—*Concluded.*

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 531,721 19	
Deduct reinsurances, \$9,604.12; return premiums, \$69,823.89	79,428 01	
Net cash received for premiums.....		\$ 452,293 18
Interest on deposit with Receiver General paid direct to head office, England.....		18,384 16
Total income in Canada.....		<u>\$ 470,677 34</u>

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	\$ 11,094 14	
Amount paid for claims occurring during the year	\$ 108,020 99	
Deduct reinsurance, \$859.25; savings and salvage, \$1,560.12	2,419 37	
Net amount paid for said claims	\$ 105,601 62	
Total net amount paid for claims		\$ 116,695 76
Paid for commission or brokerage.....		87,774 06
Commission on profits.....		3,960 56
Salaries and fees:—Salaries—head office officials, \$35,215.81; fees, auditors, \$500; travelling expenses, \$5,605.72		41,321 53
Paid for taxes, fire.....		13,981 71
Miscellaneous expenditure, viz.:—Advertising, \$700 10; office expenses, furniture, etc., \$2,881.34; maps and plans, \$1,025.56; postage, telegrams, telephones, and express, \$2,809.13; printing and stationery, \$4,300 85; rents, \$3,917 50; underwriters' boards, tariff associations, etc., \$6,197; legal fees, \$25.....		21,856 48
Total expenditure in Canada.....		<u>\$ 285,590 10</u>

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at end of 1918.....	\$ 57,199,157	\$ 614,314 61
Taken during 1919, new and renewed	55,592,183	546,870 94
Total	\$112,791,340	\$1,161,185 55
Deduct terminated	48,658,876	477,275 10
Gross in force at end of 1919.....	\$ 64,132,464	\$ 683,910 45
Deduct reinsured	1,364,656	13,351 93
Net in force at December 31, 1919	<u>\$ 62,767,808</u>	<u>\$ 670,558 52</u>

(For General Business Statement, see Appendix.)

10 GEORGE V, A. 1920

THE LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

General Manager, HERBERT C. THISTLETON—Secretary, DAVID HERON, M.A., D.Sc.—Principal Office, 20-22 Lincoln's Inn Fields, London, Eng.—Chief Agent in Canada, Geo. Weir
Head Office in Canada, Toronto.

(Established A.D. 1867. Commenced business in Canada July, 1880.)

CAPITAL.

Amount of joint stock authorized.....	£ 250,000	\$1,216,666 67
Amount subscribed	194,823	948,125 61
Amount paid in cash	119,823	583,130 61

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General, (For details, see Schedule B.)... \$1,093,520 00

Other Assets in Canada.

Mortgage loans on real estate, first liens	4,000 00
Market value of bonds and debentures on deposit with New Brunswick, Government. (For details, see Schedule C)	7,200 00
Market value of bonds and debentures held by the Company. (For details, see Schedule D.)	417,575 11
Cash at head office in Canada	26,894 49
Cash in banks, viz.:—	
Bank of Nova Scotia, Toronto	\$ 27,852 58
Canadian Bank of Commerce, Toronto	51,653 68
Total cash in banks	79,506 26
Cash on deposit with Province of Manitoba (Workmen's Compensation)	5,000 00
Interest accrued	9,647 93
Associated Companies, Manitoba	28,115 32
Office furniture, \$6,000; plans, \$7,500	13,500 00
Agents' balances and premiums uncollected, viz.:—	
Fire (\$21,790.39 on business prior to Oct. 1, 1919)	\$ 159,168 75
Accident (\$5,622.44 on business prior to Oct. 1, 1919)	11,895 88
Automobile, including Fire Risk (\$1,816.04 on business prior to Oct. 1, 1919)	16,178 56
Automobile, excluding Fire Risk (\$6,724.31 on business prior to Oct. 1, 1919)	15,774 92
Liability (\$5,705.51 on business prior to Oct. 1, 1919)	21,575 18
Guarantee (\$9,457.37 on business prior to Oct. 1, 1919)	27,868 63
Sickness (\$2,549.12 on business prior to Oct. 1, 1919)	10,743 40
Hail (on business prior to Oct. 1, 1919)	21 38
Total	263,226 70
Agency adjustments	8,780 65
Total assets in Canada	\$ 1,956,966 46

LIABILITIES IN CANADA.

Unsettled claims, viz.:—	
Fire, unadjusted (\$38,000 accrued in previous years)	\$ 86,653 99
Fire, resisted, in suit	33,000 00
Accident, unadjusted (\$350 accrued in previous years)	18,205 00
Automobile (including Fire Risk), unadjusted	5,142 50
Automobile (excluding Fire Risk), unadjusted (\$3,875 accrued in previous years)	20,012 00
Liability, unadjusted (\$107,835 accrued in previous years)	142,805 00
Guarantee, unadjusted (accrued in previous years)	\$ 10,800 00
Guarantee, resisted, in suit	25,000 00
Total guarantee claims unsettled (\$29,500 accrued prior to 1919)	35,800 00
Sickness, unadjusted	5,005 00
Total net amount of unsettled claims	\$ 346,623 49

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THE LONDON GUARANTEE AND ACCIDENT—*Continued.*LIABILITIES IN CANADA—*Concluded.*

Reserve of unearned premiums:—

Fire.....	\$ 446,342 57
Accident.....	56,893 41
Automobile (including Fire Risk).....	22,649 26
Automobile (excluding Fire Risk).....	57,518 25
Liability.....	45,740 11
Guarantee.....	76,308 19
Sickness.....	19,163 88

Total, \$724,615.67; carried out at 80 per cent. \$ 579,692 53

Salaries, rent, etc., due and accrued 2,290 00

Taxes due and accrued 18,852 00

Reinsurance premiums due:—

Fire.....	\$ 3,266 97
Accident.....	2,454 22
Automobile (including Fire Risk).....	2,163 14
Liability.....	1,547 88
Guarantee.....	2,148 08

Total..... 11,580 29

Total liabilities in Canada \$ 959,038 31

INCOME IN CANADA.

Premiums.	Fire.	Accident.	Automobile (including Fire Risk).	Automobile (excluding Fire Risk).
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received for premiums ..	774,697 53	120,549 60	76,544 42	129,042 31
Less reinsurances.....	14,786 59	5,739 98	28,531 36	245 78
Less return premiums.....	122,780 28	1,166 22	9,920 84	11,817 08
Total deduction.....	137,566 87	6,906 20	38,452 20	12,062 86
Net cash received for premiums...	637,130 66	113,643 40	38,092 22	116,979 45

Premiums.	Hail.	Liability.	Guarantee.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received for premiums ..	58,981 82	204,037 47	148,149 70	35,825 71
Less reinsurances.....	7,747 47	5,856 50	17,729 66	1,883 52
Less return premiums ..	597 19	6,062 29	6,989 57	361 92
Total deduction.....	8,344 66	11,918 79	24,719 23	2,245 44
Net cash received for premiums ..	50,637 16	192,118 68	123,430 47	33,580 27

Net cash received for premiums for all classes of business..... \$ 1,305,612 31

Cash received for interest on investments..... 32,759 88

Total income in Canada \$ 1,338,372 19

10 GEORGE V, J.. 1920

THE LONDON GUARANTEE AND ACCIDENT—Continued.

EXPENDITURE IN CANADA.

Claims.	Class of Business.						
	Fire.	Accident	Auto. (including Fire Risk).	Auto. (excluding Fire Risk).	Liability.	Guarantee.	Hail.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Paid for claims occurring in previous years	60,758 40	24,663 96	5,098 74	10,148 59	109,042 51	9,238 12	.....
Less savings and salvage	952 39	.....	423 75	251 40	973 90	4,837 21	.....
Less reinsurance	.....	469 64	3,331 21	.....	.....	.....	.....
Total deduction	.....	.....	3,754 96	.....	.....	.....	.....
Net paid for said claims	59,806 01	24,194 32	1,343 78	9,897 19	108,068 61	4,400 91	.....
Paid for claims occurring during the year	264,244 26	52,571 81	46,094 48	34,527 88	49,481 61	9,697 88	54,361 88
Less savings and salvage	4,658 51	.....	813 87	1,062 14	513 00	1,390 45	.....
Reinsurances	1,124 01	511 14	21,680 01	.....	332 75	.....	7,747 47
Total deduction	5,782 52	.....	22,493 88	.....	845 75	.....	.....
Net paid for said claims	258,461 74	52,060 67	23,600 60	33,465 74	48,635 86	8,307 43	.....
Total net paid during the year for said claims	318,267 75	76,254 99	24,944 38	43,362 93	156,704 47	12,708 34	46,614 41
							Sickness.
							\$ cts.
Paid for claims occurring in previous years							9,268 40
Less reinsurance							1,125 00
Net paid for said claims							8,143 40
Paid for claims occurring during the year							12,721 68
Less reinsurance							1,956 55
Net paid for said claims							10,765 13
Total net paid for said claims							18,908 53
Total net payments for claims for all classes of business							\$ 697,765 80
Commission and brokerage: Fire, \$141,058 97; Other, \$148,385 45							289,444 42
Commission on profits, Fire, \$3,269 80; Other, \$720 87							3,990 67
Taxes: Fire, \$21,174 81; Other, \$21,735 20							42,910 01
*Salaries, fees and travelling expenses: Salaries, head office, \$105,184 39; fees, auditors', \$900; expenses of officials, \$11,985 31							118,069 70
†Miscellaneous expenditure: viz.: Advertising, \$2,208 59; maps and plans, \$2,987 61; postage, telegrams, telephones and express, \$5,537 56; printing and stationery, \$15,047.13; rents, \$7,835 97; sundries, \$20,817 24; Workmen's Compensation Board, Manitoba, \$2,524 19; elevator inspection, \$2,201 40; legal expenses, \$100 06							59,259 75
Total expenditure in Canada							\$ 1,211,440 35

* (\$35,380 79 belongs to Fire business.)

† (\$19,799 40 belongs to Fire business.)

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THE LONDON GUARANTEE AND ACCIDENT—*Continued.*
SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Accident.	
	Amount.	Premiums	Amount.	Premiums
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1918	50,432,527	584,660 07	18,126,500	110,211 85
Taken in 1919, new and renewed	83,517,390	935,413 51	23,051,332	141,337 58
Totals.....	133,949,917	1,520,073 58	41,187,832	251,549 43
Less ceased	70,236,216	727,419 09	20,376,082	128,797 20
Gross in force at end of 1919	63,713,701	792,654 49	20,811,750	122,752 23
Less reinsured	1,427,603	16,461 18	1,928,250	8,965 41
Net in force at end of 1919	62,286,098	776,190 31	18,883,500	113,786 82

Risks and Premiums.	Class of Business.			
	Automobile (including Fire Risk.)		Automobile (excluding Fire Risk.)	
	Amounts.	Premiums	Amount.	Premiums
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1918	2,389,773	46,490 65	9,490,000	73,312 77
Taken in 1919, new and renewed	5,140,874	88,387 94	24,840,000	160,584 85
Totals.....	7,530,648	134,878 59	34,330,000	233,897 62
Less ceased	3,116,356	59,204 29	16,760,600	118,817 40
Gross in force at end of 1919	4,414,292	75,674 30	17,570,000	115,080 22
Less reinsured	1,544,531	30,375 78	10,000	43 72
Net in force at end of 1919	2,869,761	45,298 52	17,560,000	115,036 50

Risks and Premiums.	Liability.	
	Amount.	Premiums.
	\$	\$ cts.
Gross in force at end of 1918	5,880,000	83,851 62
Taken in 1919, new and renewed.....	6,710,000	126,420 37
Totals.....	12,590,000	210,271 99
Less ceased.....	6,470,000	118,644 61
Gross in force at end of 1919	6,120,000	91,577 38
Less reinsured.....	235,000	3,050 23
Net in force at end of 1919.....	5,885,000	88,527 15

10 GEORGE V, A: 1920

THE LONDON GUARANTEE AND ACCIDENT—*Continued.*SUMMARY OF RISKS AND PREMIUMS IN CANADA—*Concluded.*

Risks and Premiums.	Class of Business.			
	Guarantee.		Hail.	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1918	34,369,205	141,380 13		
Taken in 1919, new and renewed	38,773,968	197,856 02	935,343	60,654 87
Totals	73,143,173	339,236 15		
Less ceased	37,507,606	168,018 72	935,343	60,654 87
Gross in force at end of 1919	35,635,567	171,217 43		
Less reinsured	3,329,773	27,087 19		
Net in force at end of 1919	32,305,794	144,130 24		

	Class of Business.
	Sickness.
	Premiums.
	\$ cts.
Gross in force at end of 1918	30,435 37
Taken in 1919, new and renewed	45,818 48
Total	76,253 85
Less ceased	35,170 09
Gross in force at end 1919	41,083 76
Less reinsured	2,755 99
Net in force at end of 1919	38,327 77

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THE LONDON GUARANTEE AND ACCIDENT—*Concluded.*

SCHEDULE B.

Bonds and debentures on deposit with Receiver General, viz:—

	Par value	Market value
Dom. of Canada War Loan, 1937, 5 p.c.	\$ 27,000 00	\$ 27,000 00
Dom. of Canada War Loan, 1922, 5½ p.c.	50,000 00	50,000 00
Dom. of Canada Victory Loan, 1923, 5½ p.c.	50,000 00	50,000 00
British Funding Loan, 1960-1990, 4 p.c.	1,208,149 99	966,520 00
Total on deposit with Receiver General...	\$ 1,335,149 99	\$ 1,033,520 00

SCHEDULE C.

Bonds and debentures on deposit with New Brunswick Government, viz:—

	Par value.	Market value
Prov. of New Brunswick, 1941, 3 p.c.	\$ 9,500 00	\$ 6,840 00
Prov. of New Brunswick, 1942, 3 p.c.	500 00	360 00
Total on deposit with New Brunswick Government	\$ 10,000 00	\$ 7,200 00

SCHEDULE D.

Bonds and debentures held by the company, viz:—

Dom. of Canada Victory Loan, 1923, 5½ p.c.	\$ 200,000 00	\$ 200,000 00
Dom. of Canada Victory Loan, 1933, 5½ p.c.	50,000 00	50,000 00
Dom. of Canada Victory Loan, 1934, 5½ p.c.	100,000 00	100,000 00
Dom. of Canada War Saving Certificates 1920, 5 p.c.	300 00	300 00
City of Calgary, 1933, 5 p.c.	9,733 33	9,051 99
City of Prince Albert, 1964, 1 to 6 p.c.	76,112 25	38,056 12
Grand Trunk Pacific Debentures (Guaranteed by Dom. of Can.), 1962, 4 p.c.	24,300 00	19,197 00
Can. Northern Railway (equipment note), 1923, 4½ p.c.	1,000 00	970 00
Total held by the company...	\$ 461,445 58	\$ 417,575 11

(For General Business Statement, see Appendix.)

10 GEORGE V, A. 1920

LONDON AND LANCASHIRE FIRE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

Chairman, JOHN H. CLAYTON—General Manager and Secretary, F. W. P. RUTTER—Principal
Office, London, Eng.—Chief Agent in Canada, ALFRED WRIGHT—
Head Office in Canada, Toronto.

(Established December 10, 1861. Commenced business in Canada, April, 1880.)

CAPITAL.

Amount of joint stock capital authorized	£ 3,610,000	\$17,568,666 43
Amount subscribed	3,587,150	17,457,463 09
Amount paid thereon in cash	717,430	3,491,492 62

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General. (For details,
see Schedule B)... \$ 897,072 81

Other Assets in Canada.

Market value of bond held by the company. (For details, <i>see Schedule C</i>)	20,000 00
Cash in banks, viz.:	
Dominion Bank, Toronto	\$ 81,939 71
Royal Bank, Winnipeg	52,958 36
Bank of Montreal, Montreal	65,974 80
Canadian Bank of Commerce, Winnipeg	4,284 10
Merchants Bank of Canada, Vancouver	84,064 62
Total cash in banks	289,221 59
Reinsurance losses outstanding (fire)	66 65
Interest accrued	4,567 39
Agents' balances and premiums uncollected, viz.:	
Fire, (\$17,144 16 on business issued prior to Oct. 1, 1919)	\$ 124,263 31
Automobile, including Fire Risk, (1,568 28 on business prior to Oct. 1, 1919)	4,653 69
Total	128,917 00
Total assets in Canada	\$ 1,339,845 44

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted	\$ 57,771 29
Net amount of fire claims, resisted, in suit (accrued prior to 1919)	11,340 00
Net amount of fire claims, resisted, not in suit (accrued prior to 1919)	6,666 00
Net amount of automobile (including fire risk) claims, unadjusted	1,650 00
Net amount of automobile (including fire risk) claims, resisted, not in suit	1,100 00
Total net amount of unsettled claims	\$ 78,527 29
Reserve of unearned premiums, viz.:	
Fire	\$ 694,051 41
Automobile (including Fire Risk)	20,243 27
Total, \$714,294 68; carried out at 80 per cent	571,435 75
Taxes due and accrued	116,000 00
Total liabilities in Canada	\$ 765,963 04

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LONDON AND LANCASHIRE—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.	
	Fire.	Automobile (including Fire Risk).
	\$ cts	\$ cts
Gross cash received	1,163,922 58	52,662 71
Less reinsurance	46,650 47	1,686 24
Less return premiums	176,302 18	8,745 74
Total deduction	222,952 65	10,431 98
Net cash received	940,969 93	42,230 73
Net cash received for premiums for all classes of business		\$ 983,200 66
Cash received for interest on investments		43,578 36
Fees		18 51
Total income in Canada		\$ 1,026,797 53

EXPENDITURE IN CANADA.

Claims.	Class of Business.	
	Fire.	Automobile (including Fire Risk.)
	\$ cts	\$ cts
Amount paid for claims occurring in previous years	81,462 35	3,042 26
Less reinsurances	11,928 87	
Net payment for said claims	69,533 48	
Paid for claims occurring during the year	365,151 17	15,984 34
Less reinsurances	19,329 07	65 72
Net payment for said claims	345,822 10	15,918 62
Total net payment for claims	415,355 58	18,960 88
Total net amount paid for claims		\$ 434,316 46
Commission or brokerage, fire, \$179,252.79; other, \$8,663.73		187,916 52
Salaries and travelling expenses: (fire) Salaries of chief agency and general agencies, \$70,378.72; travelling expenses, officials, \$3,743.95		74,122 67
Taxes, fire, \$29,933.99; other, \$671.73		30,605 72
†Miscellaneous expenditure, viz.:—Advertising, \$2,817.20; rent, \$7,314.06; maps and plans, \$1,923.19; postage, telegrams, telephones and express, \$3,263.43; underwriters' associations, \$13,611.47; office expenses, \$9,406.02; sundries, \$673.29; legal expenses, \$239.76; office furniture and fixtures, \$668.89; stationery and printing, \$5,994.77		45,912 08
Total expenditure in Canada		\$ 772,873 45

†(\$45,194 belongs to fire business.)

10 GEORGE V, A. 1920

LONDON AND LANCASHIRE—Continued.

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Fire.			Automobile (including Fire Risk.)		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1918	55,252	128,465,525	1,354,346 78	1,216	1,316,322	23,382 97
Taken in 1919, new and renewed	30,531	113,372,818	1,155,699 08	2,533	3,299,800	52,229 68
Totals	85,783	241,838,342	2,510,045 86	3,749	4,616,122	75,612 65
Less ceased	29,192	114,138,277	1,117,657 44	1,562	2,283,390	33,439 88
Gross in force at end of 1919	56,591	127,700,066	1,592,388 42	2,187	2,332,732	42,172 77
Less reinsured .....	.....	6,868,596	51,024 29	.....	45,996	1,686 24
Net in force at end of 1919	56,591	120,831,470	1,341,364 13	2,187	2,286,736	40,486 53

SCHEDULE B.

Bonds and debentures on deposit with Receiver General:—

Governments—

	Par value.	Market value.
Dominion of Canada stock, 1938, 3 p.c.	\$ 29,200 00	\$ 21,608 00
Dominion of Canada (2) War Loan, 1931, 5 p.c.	10,000 00	9,900 00
Dominion of Canada (3) War Loan, 1937, 5 p.c.	15,000 00	15,000 00
Dominion of Canada Victory Loan, 1933, 5½ p.c.	100,000 00	100,000 00
Dominion of Canada War Loan, 1937, 5½ p.c.	100,000 00	100,000 00
Province of Alberta, 1923, 4½ p.c.	25,000 00	24,000 00
Province of Manitoba, 1947, 4 p.c.	26,280 00	21,549 60
Niagara Falls Park (guaranteed by the Prov. of Ontario), 1927, 4 p.c.	49,333 33	45,386 66
Province of Ontario stock, 1947, 4 p.c.	29,200 00	24,820 00
Province of Saskatchewan, 1924-1934, 5½ p.c.	48,666 66	48,180 00
British Government local loans, 1912, or later, 3 p.c.	26,766 67	16,060 00
Guaranteed Stock (Irish Land Act), 1939, or later, 3 p.c.	34,066 67	19,758 65
British Government War Loan, 1929-1947, 5 p.c.	24,333 33	23,116 67

Cities—

Calgary, 1932 and 1942, 4½ p.c.	24,333 34	20,634 67
Calgary, 1940, 4½ p.c.	14,600 00	12,410 00
Columbia (now Grand Forks, B.C.), 1920, 6 p.c.	3,000 00	2,940 00
Edmonton, 1920, 4½ p.c.	1,727 08	1,658 00
Guelph, 1935, 4½ p.c.	10,000 00	9,200 00
Hull, 1936, 5½ p.c.	20,000 00	20,000 00
St. Catharines, 1941, 5½ p.c.	324 38	10,840 60
St. Catharines, 1942-1945, 5½ p.c.	10,000 00	
Toronto, 1929, 3½ p.c.	24,333 33	21,170 00
Toronto, 1944, 3½ p.c.	24,333 33	18,980 00
Toronto, 1921, 4 p.c.	4,866 67	4,720 67
Toronto, 1948, 4½ p.c.	24,333 33	22,630 00
Toronto, 1944, 5 p.c.	2,000 00	2,000 00
Vancouver, 1948, 4 p.c.	4,866 67	3,698 67
Winnipeg, 1940, 4 p.c.	14,600 00	12,264 00

Towns—

Estevan, 1924, 5 p.c.	1,225 86	1,227 79
Estevan, 1926, 5 p.c.	1,621 82	1,492 07
Estevan, 1929 to 1934, 5 p.c.	8,588 07	7,471 62
Gleichen, Alta., 1920 to 1931, 6 p.c.	13,157 60	12,631 30
Kerrobert, Sask., 1930, 6½ p.c.	559 16	553 57
Kerrobert, Sask., 1936, 6½ p.c.	815 90	807 74
Kerrobert, Sask., 1937, 6½ p.c.	868 94	860 25

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LONDON AND LANCASHIRE—*Concluded.*SCHEDULE B—*Concluded.*Bonds and debentures on deposit with Receiver General—*Concluded.*

<i>Towns—Concluded.</i>	Par value.	Market value.
Melfort, Sask., 1920 to 1930, 5 p.c.....	\$ 2,799 68	\$ 2,659 70
Morse, Sask., 1920 to 1921, 7 p.c.....	335 50	335 50
Morse, Sask., 1920 to 1922, 7 p.c.....	1,216 09	1,216 09
Morse, Sask., 1920 to 1927, 7 p.c.....	765 16	765 16
Ogema, Sask., 1928 to 1931, 7 p.c.....	1,481 75	1,481 75
Ogema, Sask., 1933, 7 p.c.....	468 07	468 07
Ogema, Sask., 1935, 7 p.c.....	535 90	535 90
Radville, Sask., 1920 to 1926, 7 p.c.....	4,987 55	5,087 30
Radville, Sask., 1920-1926, 5 p.c.....	1,166 67	1,085 00
<i>Village—</i>		
New Toronto, 1930 to 1937, 5½ p.c.....	10,251 80	10,251 80
<i>District—</i>		
Greater Winnipeg Water, 1922, 5 p.c.....	10,000 00	10,000 00
" " " 1923, 5 p.c.....	5,000 00	5,000 00
<i>School—</i>		
Montreal Technical (g'teed by Prov. of Quebec), 1949, 4 p.c.....	68,133 34	55,869 34
<i>Railways—</i>		
C.N.R. 1st mortgage deb. stock (g'teed by Dominion of Canada), 1958, 3½ p.c.....	38,933 33	28,032 00
Can. Nor. Alberta Ry. 1st mortgage deb. stock (g'teed by the Dominion of Canada), 1960, 3½ p.c....	58,400 00	41,464 00
Can. Nor. Pacific Ry. 1st mortgage deb. stock (g'teed by Province of British Columbia), 1950, 4 p.c....	38,933 34	29,810 67
Pacific and Great Eastern Ry. Co. 1st mortgage deb. stock (g'teed by Province of British Columbia), 1942, 4½ p.c.....	24,333 32	20,440
<i>Miscellaneous—</i>		
Canada Permanent Mortgage Corp., 1924, 5½ p.c.....	25,000 00	25,000 00
Total on deposit with Receiver General.....	\$1,020,743 65	\$ 897,072 81

SCHEDULE C.

Bond of, held by the Company:—

Government of Newfoundland, 1928, 6½ p.c.....	\$ 20,000 00	\$ 20,000 00
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(For General Business Statement, see Appendix.)

10 GEORGE V, A. 1920

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, ALFRED WRIGHT—Manager and Secretary, ALEXANDER MACLEAN—Head Office, Toronto, Ont.

(Incorporated by an Act of Parliament of Canada, April 10, 1908. On November 4, 1910, the power of the Company was extended to include plate glass insurance, under the provisions of section 81 of The Insurance Act, 1910; on May 30, 1913, its power was further extended to include automobile insurance under the provisions of the said section, and on September 19, 1919, the power of the company was further extended to include insurance of automobiles against fire under the provisions of section 77 of The Insurance Act, 1917. Dominion license issued July 24, 1908.)

CAPITAL

Amount of capital stock authorized and subscribed	\$ 500,000 00
Amount paid in cash	400,000 00
Amount of premium on capital stock paid in by stockholders	435,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Book value of real estate (Head Office Building, Toronto)	\$ 125,011 50
Book value of bonds and debentures (For details, see Schedule B)	532,601 49
Cash at head office and branches	7,423 54
Cash in banks and trust companies, viz.:—	
Merchants' Bank of Canada, Vancouver	\$ 9,801 24
Royal Bank of Canada, Montreal	8,931 72
Bank of Toronto, Toronto	44,283 69
Fidelity Trust Co., Hartford	14,124 61
U.S. Mortgage and Trust Co., New York	22,973 22
Canadian Bank of Commerce, Winnipeg	13,108 36
Total cash in banks	113,222 84
Agents' balances	1,362 34
Due from London and Lancashire Fire Ins. Co., London, Eng.	81,249 74
Deposit with Glass Underwriters' Association	100 00
Due from London and Lancashire Fire Insurance Co., Toronto	290 68
Staff Victory Loan account	1,415 00
Total ledger assets	\$ 862,677 13
Deduct market value of bonds and debentures under book value	18,093 79
	\$ 844,583 34

OTHER ASSETS

Interest accrued	7,238 28
Rents due	624 00
Agents' balances and premiums uncollected, viz.:—	
Accident (\$3,676.95 on business prior to Oct. 1, 1919)	\$ 14,275 77
Automobile (including Fire Risk) (\$738.63 on business prior to Oct. 1, 1919)	5,195 76
Automobile (excluding Fire Risk) (\$5,795.76 on business prior to Oct. 1, 1919)	13,768 58
Liability (\$1,190.65 on business prior to Oct. 1, 1919)	4,888 72
Guarantee (\$2,024.86 on business prior to Oct. 1, 1919)	6,799 84
Plate Glass (\$1,219.93 on business prior to Oct. 1, 1919)	3,496 02
Sickness (\$2,792.25 on business prior to Oct. 1, 1919)	11,778 87
Total	\$ 60,203 60
Less commission	258 36
Net amount of agents' balances and premiums uncollected	59,945 24
Amount due for reinsurance losses (Accident)	105 00
Bills receivable	40 24
Gross assets	\$ 912,536 10
Deduct assets not admitted	40 24
Total assets	\$ 912,495 86

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THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT—*Continued.*

LIABILITIES

(1) *Liabilities in Canada.*

Unsettled claims, viz.:—		
Accident, unadjusted	\$ 18,628 00	
Automobile (including Fire Risk), unadjusted	3,109 00	
Automobile (excluding Fire Risk), unadjusted	7,964 00	
Automobile (excluding Fire Risk), resisted, in suit	430 00	
Liability, unadjusted	4,614 00	
Liability, resisted, not in suit..	200 00	
Guarantee, unadjusted	8,884 00	
Plate Glass, unadjusted	2,894 00	
Sickness, unadjusted	17,796 00	
Total net amount of unsettled claims.		\$ 64,519 00
Reserve of unearned premiums, viz.:—		
Accident	\$ 53,353 15	
Automobile (including Fire Risk)	8,866 81	
Automobile (excluding Fire Risk)	40,334 66	
Liability	12,844 26	
Guarantee	21,968 98	
Plate Glass	15,014 16	
Sickness	42,445 80	
Total reserve, \$194,827.82; carried out at 80 per cent.		155,862 26
Taxes due and accrued		2,000 00
Due and accrued for salaries, rent, advertising, etc.		559 22
Due for reinsurance and return premiums:—		
Accident	\$ 1,330 87	
Automobile (including Fire Risk)	124 27	
Automobile (excluding Fire Risk)	911 00	
Employers' Liability	433 01	
Guarantee	809 45	
Plate Glass	51 27	
Sickness	968 08	
Total		4,627 95
Reserve for agents' balances		4,000 00
Provision for loss on exchange on transfer of funds from England to Canada		12,000 00
Total liabilities in Canada		\$ 243,568 43

(2) *Liabilities in other Countries.*

Unsettled claims, viz.:—		
Accident, unadjusted	\$ 350 00	
Accident, resisted, in suit	1,500 00	
Automobile (excluding Fire Risk), unadjusted	1,000 00	
Automobile (excluding Fire Risk), resisted, in suit	6,500 00	
Liability, unadjusted	21,000 00	
Liability, resisted, in suit	9,250 00	
Guarantee, unadjusted	600 00	
Guarantee, resisted, in suit	1,000 00	
Total net amount of unsettled claims		\$ 41,200 00
Total liabilities in other countries		\$ 41,200 00
Total liabilities (except capital stock) in all countries		\$ 284,768 43
Excess of assets over liabilities		\$ 627,727 43
Capital stock paid in cash		\$ 400,000 00
Surplus over all liabilities and capital		\$ 227,727 43

10 GEORGE V, A. 1920

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT—*Continued.*

INCOME.

Premiums.	Accident in Canada	Automobile (including Fire Risk.)	Automobile (excluding Fire Risk.)	Liability in Canada	Guarantee in Canada	Plate Glass in Canada	Sickness in Canada
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	131,789 19	13,800 89	98,651 41	35,169 41	65,927 05	22,559 10	101,483 55
Less reinsurance.....	8,148 06		839 69	4,526 14	7,654 17	6 92	5,043 12
“ return premiums....	21,203 88	2,381 72	23,890 61	6,204 49	7,554 28	3,713 32	15,489 72
Total deduction.....	29,351 94		24,730 30	10,730 63	15,208 45	3,720 24	20,532 84
Net cash received	102,437 25	11,419 17	73,921 11	24,438 78	50,718 60	18,838 86	80,950 71

Net cash received for premiums for all classes of business.....	\$ 362,724 48
Cash received for interest on investments.....	24,834 88
Premium on capital stock.....	-854 66
Exchange on foreign remittances	3,485 29

Total income..... \$ 390,189 99

EXPENDITURE.

Claims.	Class of Business.				
	Accident. In Canada.	Automobile (including Fire Risk) In Canada.	Automobile (excluding Fire Risk) In Canada.	Automobile (excluding Fire Risk) In other countries.	Liability. In Canada.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	4,672 31		1,257 32	3,216 80	4,688 19
Less savings and salvage.....			222 37	114 70	150 00
Less reinsurance.....	874 00				22 50
Total deduction.....					172 50
Net payment for said claims	3,798 31		1,034 95		4,515 69
Paid for claims occurring during the year	27,878 46	968 44	28,280 20		6,394 70
Less savings and salvage			2,061 91		173 76
Less reinsurance.....	990 24		107 59		101 49
Total deduction.....			2,169 50		275 25
Net payment for said claims	26,888 22		26,110 70		6,119 45
Total net payment for claims	30,686 53	968 44	27,145 65	3,102 10	10,635 14

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THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT—*Continued.*EXPENDITURE—*Concluded.*

Claims.	Class of Business.				
	Liability In other countries.	Guarantee In Canada.	Guarantee In other countries.	Plate Glass In Canada.	Sickness In Canada.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years	5,098 69	1,781 36		243 00	17,102 90
Less savings and salvage		1,115 66	1,015 37		
Less reinsurance		66 66			1,075 69
Total deduction		1,182 32			
Net payment for said claims		599 04			16,027 21
Paid for claims occurring during the year		4,866 74		12,842 45	42,917 08
Less savings and salvage				152 56	
Less reinsurance					2,404 79
Total deduction					
Net payment for said claims				12,689 89	40,512 29
Total net payment for claims	5,098 69	5,465 78	—1,015 37	12,932 89	56,539 50
Total net payments for claims for all classes of business				\$	151,539 35
Commission and brokerage					93,783 41
Taxes					7,781 60
Salaries, fees and travelling expenses:—Salaries, head office and branch officials, \$78,013.02; fees, auditors, \$897; travelling expenses of officials and agents, \$11,712.97.					90,622 99
Miscellaneous expenditure, viz.:—Advertising, \$2,479.67; office expenses, furniture and fixtures, \$8,341.29; inspections and surveys, \$1,500; legal expenses, \$832.68; postage, telegrams, telephones and express, \$4,866.49; printing and stationery, \$8,556.46; rents, \$9,625.31; investment expenses, \$237.47.					36,439 37
Bad debts written off					515 32
Total expenditure				\$	380,702 04

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1918	\$	853,189 18
Amount of cash income		390,189 99
Total	\$	1,243,379 17
Amount of cash expenditure		380,702 04
Balance, net ledger assets, at December 31, 1919	\$	862,677 13

10 GEORGE V, A. 1920

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT—*Continued.*

SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Class of Business.		
	No.	Amount.	Premiums.
		\$	\$ cts.
Accident—			
Gross in force at end of 1918	6,446	15,767,418	93,566 67
Taken during 1919—new	2,607	11,361,431	45,208 31
renewed	6,468	15,030,765	90,868 37
Total	15,521	42,159,614	229,643 35
Deduct terminated	7,913	19,653,368	114,365 22
Gross in force at end of 1919	7,608	22,506,246	115,278 13
Deduct reinsured		1,306,600	8,571 84
Net in force at end of 1919	7,608	21,199,646	106,706 29
Automobile (including Fire Risk)—			
Taken during 1919—new	361		20,115 35
Deduct terminated	62		2,381 72
Gross and net in force at end of 1919	299		17,733 63
Automobile (excluding Fire Risk)—			
Gross in force at end of 1918	985		53,891 42
Taken during 1919—new	1,695		88,539 44
renewed	306		14,855 46
Total	2,986		157,286 32
Deduct terminated	1,570		74,724 11
Gross in force at end of 1919	1,416		82,562 21
Deduct reinsured			1,892 89
Net in force at end of 1919	1,416		80,669 32

SUMMARY OF RISKS AND PREMIUMS—*Concluded.*

Risks and Premiums.	Class of Business.		
	No.	Amount.	Premiums.
		\$	\$ cts.
Liability—			
Gross in force at end of 1918—	541		24,579 54
Taken during 1919—new.....	188		15,335 81
renewed.....	316		16,391 67
Total	1,045		56,307 02
Deduct terminated	389		26,643 34
Gross in force at end of 1919.....	656		29,663 68
Deduct reinsured.....			4,235 26
Net in force at end of 1919	656		25,428 42
Guarantee—			
Gross in force at end of 1918	1,082	8,661,211	40,107 44
Taken during 1919—new	714	4,168,396	33,999 10
renewed.....	930	5,104,461	28,859 97
Total.....	2,726	17,934,068	102,966 51
Deduct terminated	1,587	10,786,962	50,898 39
Gross in force at end of 1919	1,139	7,147,106	52,068 12
Deduct reinsured		755,186	8,130 16
Net in force at end of 1919	1,139	6,391,920	43,937 96
Plate Glass—			
Gross in force at end of 1918	1,439		30,012 95
Taken during 1919—new.....	540		8,593 68
renewed.....	837		14,045 60
Total	2,816		52,652 23
Deduct terminated.....	1,224		21,936 63
Gross and net in force at end of 1919	1,592		30,715 60
Sickness—			
Gross in force at end of 1918.....	5,231		64,384 97
Taken during 1919—new.....	2,170		42,425 53
renewed	5,248		63,501 27
Totals.....	12,649		170,311 77
Deduct terminated.....	6,475		79,763 24
Gross in force at end of 1919.....	6,174		90,548 53
Less reinsured.....			5,656 93
Net in force at end of 1919	6,174		84,891 60

10 GEORGE V, A. 1920

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT—*Concluded.*

SCHEDULE B.

Bonds and debentures owned by the Company, viz.:—

On deposit with Receiver General.

<i>Governments—</i>	Par value.	Book value.	Market value.
Dom. of Canada War Loan, 1927, 5½ p.c.	10,000 00	\$ 10,240 00	\$ 10,000 00
Dom. of Canada War Loan, 1937, 5½ p.c.	10,000 00	9,919 76	10,000 00
Prov. of Manitoba, 1923, 5 p.c.	7,300 00	7,834 32	7,227 00
British Government local loans, 1912 or later, 3 p.c.	48,666 67	47,000 00	29,200 00
Guaranteed Stock (Irish Land Act) 1939, 3 p.c.	53,533 33	31,250 08	31,049 33
<i>Cities—</i>			
Hull (g'teed by Prov. Quebec) 1937, 4 p.c.	16,500 00	16,095 00	13,695 00
Toronto, 1921, 4 p.c.	12,166 67	11,558 33	11,801 67
Victoria, 1922, 4 p.c.	486 67	447 80	452 60
<i>Railway—</i>			
Grand Trunk Pacific, 1st Mtge. (g'teed by Dom. of Can.), 1962, 3 p.c.	53,460 00	42,500 70	33,679 80
Total on deposit with Receiver General.	\$ 212,113 34	\$ 176,755 99	\$ 147,105 40

*On deposit with United States—**Governments—*

Dom. of Canada Victory Loan, 1934, 5½ p.c. \$ 10,000 00 \$ 10,000 00 \$ 10,000 00

Cities—

Buffalo, N.Y., 1931, 4 p.c.	75,000 00	75,937 50	77,250 00
Buffalo, N.Y., 1960, 4 p.c.	25,000 00	25,500 00	26,250 00
Mount Vernon, N.Y., School, 1961, 4½ p.c.	5,000 00	5,480 29	5,750 00
New York, 1957, 4½ p.c.	60,000 00	63,900 00	66,000 00
New York, 1965, 4½ p.c.	5,000 00	5,100 00	5,500 00
New York, 1965, 4½ p.c.	1,000 00	1,020 00	1,100 00
Oswego, N.Y., 1928, 4½ p.c.	20,000 00	20,662 48	21,200 00
Oswego, N.Y., 1929, 4½ p.c.	5,000 00	5,173 42	5,350 00
Syracuse, N.Y., 1924, 4 p.c.	10,000 00	10,102 50	10,200 00
Syracuse, N.Y., 1920-1921, 4½ p.c.	22,000 00	22,465 04	22,550 00
Syracuse, N.Y., 1922, 4½ p.c.	1,000 00	1,024 19	1,040 00
Syracuse, N.Y., 1923, 4½ p.c.	1,000 00	1,026 11	1,040 00
Syracuse, N.Y., 1924-1927, 4½ p.c.	44,000 00	45,343 73	46,420 00
Yonkers, 1924, 5 p.c.	10,000 00	10,632 30	10,632 30

Counties—

Schenectady, N.Y., 1954, 4½ p.c.	2,000 00	2,097 16	2,280 00
Schenectady, N.Y., 1955, 4½ p.c.	12,000 00	12,588 04	13,680 00
Schenectady, N.Y., 1956-1958, 4½ p.c.	36,000 00	37,792 74	41,160 00

Total deposited in United States. \$ 344,000 00 \$ 355,845 50 \$ 367,402 30

Total par, book and market values. \$ 556,113 34 \$ 532,601 49 \$ 514,507 70

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THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA..

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President and Manager, A. H. C. CARSON—Vice-President, F. D. WILLIAMS—Secretary, A. V. STAMPER—Principal Office, 33 Scott St., Toronto, Ont.

(Incorporated in 1859 under the Act respecting Mutual Insurance Companies, being cap. 52 of the consolidated statutes of Upper Canada; amended in 1863 by 27 Vic., cap. 52. Incorporated in 1878 by Act of the Dominion of Canada, 41 Vic., cap. 49; amended in 1899 by 62-63 Vic., cap. 118; amended in 1901 by 1 Edward VII, cap. 103. Organized and commenced business in Canada, 1859.)

CAPITAL.

Amount of capital authorized	\$ 500,000 00
Amount subscribed	110,000 00
Amount paid thereon in cash	19,250 00

(For List of Shareholders, see Appendix.)

ASSETS.

Book value of real estate (less encumbrances) held by company	\$ 138,089 92
Amount secured by way of loans on real estate by bond or mortgage, first liens	11,500 00
Book and market value of bonds and debts. (For details, see Schedule B).....	369,773 63

Stock owned:—

	Par value.	Book value.	Market value.
	\$ cts.	\$ cts.	\$ cts.
98 shares Sovereign Fire	3,920 00	700 00	700 00
Carried out at book value.....			700 00
Cash at head office, \$12,738.38; at Montreal Branch, \$3,127.50			15,865 88
Cash in banks:—			
Union Bank of Canada, Toronto		\$ 7,105 00	
Merchants Bank of Canada, Toronto, savings account		7,041 03	
Merchants Bank of Canada, Toronto, current account		32,064 03	
Royal Bank of Canada, Toronto		5,487 63	

Total cash in banks..... 51,637 78

Total ledger assets..... \$ 587,627 21

OTHER ASSETS.

Interest accrued.....	4,770 57
Rents due.....	420 00
Agents' balances and premiums uncollected (\$730.14 on business prior to Oct. 1, 1919)	62,607 72
Furniture, fixtures, automobiles and plans.....	10,000 00
Reinsurance losses.....	2,862 83
*Portion of total premium notes in force usually unassessed	159,947 35
Cancelled reinsurance	262 17

Total assets

*Deduct portion of total premium notes in force usually unassessed which are admitted as contingent assets only..... 150,947 35

Total admitted assets of the company

*In addition to the usually unassessed portion of premium notes shown above, there is \$95,593.12 which has been assessed and is payable in instalments within the next two years.

10 GEORGE V, A. 1920

THE LONDON MUTUAL—Continued.

LIABILITIES.

Net amount of claims, resisted, in suit	\$ 3,750 00	
" " unadjusted	15,996 27	
Total net amount of unsettled claims, (\$5,750 accrued prior to 1919)	\$	19,746 27
Reserve of unearned premiums, \$418,219.02, carried out at 80 per cent. (Based upon the cash premiums and the portion of the premium notes assessed)		334,575 21
Salaries, rents, advertising, agency and other expenses due and accrued		6,702 79
Balance held to credit of unlicensed reinsurers		85,588 12
Taxes due and accrued		11,384 18
Interest accruing on mortgage on building		428 80
Reserve on unlicensed reinsurance, insured, (Fire)		10,008 28
Total liabilities	\$	468,433 65
Excess of assets over all liabilities	\$	200,116 85
Capital stock paid in cash		19,250 00
Surplus over all liabilities and paid-up capital	\$	180,866 85

INCOME.

Gross cash received for premiums	\$ 770,184 55	
Deduct reinsurances, \$187,673.12; return premiums, \$78,728.95	266,402 07	
Net cash received for premiums	\$	503,782 48
Received for interest and dividends		12,239 61
Profit on sale of securities		2,605 15
Transfer fees		29 47
Received for rents		369 25
Total income	\$	519,025 96

EXPENDITURE.

Paid for claims occurring in previous years	\$ 28,411 30	
Deduct reinsurance	4,788 27	
Net paid for said claims	\$	23,623 03
Net paid for claims occurring during the year	\$ 307,532 18	
Deduct reinsurances	98,811 53	
Net paid for said claims	\$	208,720 65
Total net paid for claims	\$	232,343 68
Paid or allowed for commission or brokerage		85,660 68
Paid or allowed for commission on profits, fire		4,946 07
Paid for: Salaries of H.O. officials, \$44,219.40; general and special agents, \$9,874.83; directors' fees, \$1,800.00; auditors' fees, \$800.00; travelling expenses, officials, \$4,104.50		60,798 73
Paid for taxes		15,910 42
Miscellaneous expenditure, viz.: Advertising, \$4,404.15; furniture and fixtures, \$366.75; inspections and surveys, \$4,892.16; legal expenses, \$1,472.11; office expenses, \$1,244.89; postage, telegrams, telephones and express, \$3,834.53; printing and stationery, \$6,166.36; rents, \$3,900.00; underwriters' boards, tariff associations, etc., \$854.95; bank exchange and discount, \$409.57; automobile, \$2,297.10; maps and plans, \$991.80; trade reports, \$511.00; sundries, \$1,915.78		33,261 15
Total expenditure	\$	432,920 73

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums ceded to unlicensed companies	\$	170,971 18
Amount of commission thereon		52,852 55
Amount of losses recovered from said companies		98,012 38
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$186,763.23; carried out at 80 per cent		149,410 58
Amount of losses due and recoverable from such companies		6,594 20
Amount of cash or other securities held as security for recovery of losses, etc.		85,588 12

SESSIONAL PAPER No. 8

THE LONDON MUTUAL—*Continued.*

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1918.....	\$	417,660 94
Amount of cash income as above		519,025 96
Total	\$	936,686 90
Amount of expenditure as above	\$	432,920 73
Amount written off ledger assets.....		1,727 08
Total.....		434,647 81
Balance, net ledger assets, at December 31, 1919 (\$587,627.21 less \$85,588.12 ledger liability).....	\$	502,039 09

SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Amount.	Premiums.
	\$	\$ cts.
Gross policies in force at end of 1918.....	113,586,559	1,084,996 47
Taken in 1919, new and renewed	84,282,162	783,738 49
Totals.....	197,868,721	1,868,734 96
Less ceased	75,726,864	705,779 81
Gross in force at end of 1919.....	122,141,852	1,162,955 15
Less reinsured.....	44,607,222	390,256 28
Net in force at end of 1919	77,534,630	772,698 87

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THE LONDON MUTUAL—*Concluded.*

SCHEDULE B.

Bonds and debentures owned by the Company, viz.:—

On deposit with Receiver General.

<i>City—</i>	Par value.	Book and market value.
Victoria, 1952, 4 p.c.....	\$ 6,000 00	\$ 4,620 00
<i>Towns—</i>		
Dauphin, Man., 1925, 5 p.c.....	8,000 00	7,360 00
Melfort, 1942, 6 p.c.....	10,000 00	9,400 00
Springhill, N.S., 1933, 4 p.c.....	24,000 00	19,680 00
<i>Miscellaneous—</i>		
Canada Permanent Mortgage Corp., 1920, 5 p.c.....	7,500 00	7,500 00
Huron and Erie Mortgage Corp., 1922, 5½ p.c.....	8,000 00	8,000 00
Total on deposit with Receiver General.....	\$ 63,500 00	\$ 56,560 00

Held by the Company.

<i>Government—</i>		
Dominion of Canada Victory Loan, 1933, 5½ p.c.....	2,500 00	2,500 00
Dominion of Canada Victory Loan, 1934, 5½ p.c.....	58,100 00	58,100 00
Dominion of Canada Victory Loan, 1937, 5½ p.c.....	15,450 00	15,450 00
<i>Cities—</i>		
Nanaimo, 1950, 5 p.c.....	5,000 00	4,250 00
Nelson, 1928, 5 p.c.....	10,000 00	9,000 00
Nelson (Street Ry.) (g'teed. by City of Nelson), 1930, 5 p.c.....	4,500 00	4,005 00
Revelstoke, 1960, 5 p.c.....	5,000 00	4,100 00
Strathcona, 1920 to 1931, 5 p.c.....	7,116 18	6,760 37
Strathcona, 1947, 5½ p.c.....	2,000 00	1,900 00
Three Rivers, 1946, 4 p.c.....	2,000 00	1,560 00
Toronto, 1938, 5½ p.c.....	1,000 00	
Toronto, 1939, 5½ p.c.....	8,000 00	9,704 30
Toronto, 1941, 5½ p.c.....	1,000 00	
Toronto (East Toronto Water Works) 1927, 5 p.c.....	2,421 61	
Toronto (East Toronto Water Works) 1930 to 1931, 5 p.c.....	5,746 71	7,698 51
<i>Towns—</i>		
Hawkesbury, 1920 to 1929, 6 p.c.....	3,850 12	3,927 12
Kincardine, 1938, 5 p.c.....	3,000 00	2,820 00
<i>Miscellaneous—</i>		
Canada Permanent Mortgage Corp., 1920, 4½ p.c.....	12,500 00	12,500 00
Interurban Electric Co., Ltd. (prior lien), 1914, 5 p.c.....	8,611 21	1,590 30
Lewis Building Co. (consolidated mtge.), 1952, 5 p.c.....	12,000 00	9,960 00
Ontario and Manitoba Flour Mills, Ltd. (1st mtge.), 1930, 6 p.c.....	5,000 00	4,800 00
Ontario Loan and Debenture Co., 1924, 5½ p.c.....	8,000 00	8,000 00
Riordon Pulp & Paper Co. (1st mtge.), 1942, 6 p.c.....	10,000 00	9,600 00
St. Maurice Valley Cotton Mills Co., Ltd. (1st mtge.), 1952, 6 p.c.....	10,000 00	7,400 00
<i>Railways—</i>		
Canadian Northern Western Railway, 1st mtge., deb. stk., (g'teed by Province of Alberta), 1942, 4½ p.c.....	43,629 67	36,648 92
Canadian Northern Railway, (g'teed by Dom. of Canada), 1934, 4 p.c.....	17,520 00	14,957 18
Canadian Northern Railway, (g'teed by Dom. of Canada), 1958, 3½ p.c.....	6,813 24	4,237 42
Canadian Northern Pacific Railway, (g'teed by British Columbia), 1950, 4 p.c.....	24,333 33	16,544 23
Grand Trunk Pacific, Branch Lines, (g'teed by Saskatchewan), 1939, 4 p.c.....	41,310 00	33,901 85
Grand Trunk Pacific Railway, (g'teed by Dom. of Canada), 1962, 4 p.c.....	9,720 00	7,194 88
Grand Trunk Pacific Railway, (g'teed by Dom. of Canada), 1962, 3 p.c.....	23,814 00	14,083 55
Total par, book and market values.....	\$ 433,436 07	\$ 369,773 63

SESSIONAL PAPER No. 8

LUMBERMEN'S UNDERWRITING ALLIANCE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, U. S. EPPERSON—Secretary, J. J. LYNN—Principal Office, Kansas City, Missouri,
U.S.A.—Chief Agent in Canada, T. E. CLENDINNEN—Head Office in Canada, Ottawa, Ont.

(Organized, 1905. Dominion license issued, May 10, 1918.)

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds on deposit with Receiver General, viz:—

	Par value.	Market value.
Dominion of Canada Victory Loan, 1933, 5½ p.c.	\$ 25,000 00	\$ 25,000 00
Dominion of Canada Victory Loan, 1934, 5½ p.c.	50,000 00	50,000 00
Dominion of Canada (4) War Loan, 1937, 5½ p.c.	25,000 00	25,000 00

Total on deposit with Receiver General	\$ 100,000 00	\$ 100,000 00
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Carried out at market value		\$ 100,000 00
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Other Assets in Canada.

Cash in Bank of Nova Scotia, Ottawa, Ont.	36,053 02
Interest accrued	801 96
Agents' balances and premiums uncollected (\$2,912.43 on business prior to October, 1919)	30,411 91

Total assets in Canada	\$ 167,266 89
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LIABILITIES IN CANADA.

Reserve of unearned premiums, \$88,146.81, carried out at 80 per cent	\$ 70,517 45
Taxes due and accrued	2,000 00

Total liabilities in Canada	\$ 72,517 45
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INCOME IN CANADA.

Gross cash received for premiums	\$ 182,083 34
Less return premiums	29,994 04
Total cash received for premiums	\$ 152,089 30
Received for interest	3,442 39
Total income in Canada	\$ 155,531 69

EXPENDITURE IN CANADA.

Total net amount paid for claims occurring during the year	\$ 38,970 47
Taxes	1,145 00
Miscellaneous expenditure: Legal expenses, \$2,585.30; administrative expense, \$34,058.67; deposit savings returned, \$15,256.36; general expenses, \$117.80	52,018 13
Total expenditure in Canada	\$ 92,133 60

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at December 31, 1918	\$ 5,887,665	\$ 108,817 15
Taken during 1919, new and renewed	11,070,656	200,287 45
Total	\$ 16,958,321	\$ 309,104 60
Deduct terminated	8,313,688	132,810 98
Gross and net in force at end of 1919	\$ 8,644,633	\$ 176,293 62

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LUMBERMEN'S UNDERWRITING ALLIANCE—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

INCOME.

Net cash received for premiums . . .	\$ 1,644,339 02
Interest and dividends . . .	54,915 92
Gross increase by adjustment in book value of bonds . . .	313 07
Total income . . .	<u>\$ 1,699,568 01</u>

DISBURSEMENTS.

Net amount paid for claims . . .	\$ 517,896 40
Expenses of adjustment and settlement of claims . . .	4,818 43
Expense of administration . . .	308,816 27
Expenses advisory committee . . .	360 00
Legal expenses . . .	10,078 45
Other licenses, fees and taxes . . .	14,831 11
Unuseful premium deposits returned to subscribers . . .	234,430 95
Gross decrease, by adjustment in book value of bonds . . .	188 99
All other disbursements . . .	797 08
Total disbursements . . .	<u>\$ 1,092,217 68</u>

LEDGER ASSETS.

Book value of bonds . . .	\$ 890,043 10
Cash on hand, in trust companies and in banks	810,277 51
Agents' balances . . .	343,129 98
Total ledger assets . . .	<u>\$ 2,043,450 59</u>

NON-LEDGER ASSETS.

Interest due and accrued . . .	7,893 47
Gross assets . . .	\$ 2,051,344 06
Deduct assets not admitted . . .	68,054 84
Total admitted assets . . .	<u>\$ 1,983,289 22</u>

LIABILITIES.

Net amount of unpaid claims . . .	\$ 49,096 75
Unearned premiums . . .	633,131 57
Salaries, rents, expenses, bills, accounts, etc., due or accrued . . .	67,412 65
Total amount of all liabilities (except capital stock)	\$ 749,640 97
Surplus over all liabilities and capital	1,233,648 25
Total liabilities . . .	<u>\$ 1,983,289 22</u>

RISKS AND PREMIUMS.

FIRE RISKS.

Amount of policies written or renewed during the year . . .	\$102,221,559 00
Premiums thereon . . .	1,958,732 40
Amount terminated during the year . . .	83,136,937 00
Premiums thereon . . .	1,588,318 40
Net amount in force at December 31, 1919 . . .	\$1,904,048 00
Premiums thereon . . .	<u>1,582,828 92</u>

SESSIONAL PAPER No. 8

MANUFACTURING LUMBERMEN'S UNDERWRITERS.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

Principal Office, Kansas City, Mo.—Chief Agent in Canada, W. E. Bigwood—Head Office in Canada, Toronto, Ont.

(Organized 1898, Dominion license issued April 24, 1918.)

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.
Dom. of Canada War Loan, 1927, 5½ p.c.	\$ 25,000 00	\$ 25,000 00
Dom. of Canada Victory Loan, 1934, 5½ p.c.	15,000 00	15,000 00
Dom. of Canada War Loan, 1937, 5½ p.c.	25,000 00	25,000 00

Total on deposit with Receiver General..	\$ 65,000 00	\$ 65,000 00
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Carried out at market value		\$ 65,000 00
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Other Assets in Canada.

Cash in Bank of Toronto, Toronto.....	10,806 72
Interest accrued.....	438 66
Agents' balances and premiums uncollected \$2,689.09 on business prior to Oct. 1, 1919)...	6,666 30

Total assets in Canada	\$ 82,911 68
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LIABILITIES IN CANADA.

Net amount of claims, unadjusted	\$ 5,000 00
Reserved of unearned premiums, \$69,377.24; carried out at 80 per cent	55,501 79
Taxes due and accrued	2,000 00

Total liabilities in Canada.....	\$ 62,501 79
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INCOME IN CANADA.

Gross cash received for premiums	\$ 184,555 70
Deduct return premiums.....	42,857 36
Net cash received for said investments.....	\$ 141,698 34
Received for interest on investments.....	2,750 00
Total income in Canada.....	\$ 144,448 34

EXPENDITURE IN CANADA.

Total net amount paid for claims occurring during the year.....	\$ 163,638 04
Paid for taxes	1,844 81
Salaries, fees, etc.....	800 00
Miscellaneous expenditure, viz.: exchange, \$2,037.80; administration expense of Att'y-in-Fact. \$28,396.68; savings returned to subscribers, \$4,173.66.	34,608 14
Total expenditure in Canada	\$ 200,890 99

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross in force at end of 1918	\$ 6,881,800	\$ 122,453 97
Taken during 1919, new and renewed ..	10,091,405	185,872 02
Total	\$ 16,976,205	\$ 308,325 99
Deduct terminated.....	9,367,655	169,571 51
Gross and net in force at December 31, 1919..	\$ 7,608,550	\$ 138,754 48

(For General Business Statement, see Appendix.)

10 GEORGE V, A. 1920

*THE MARINE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, EDWIN BEER—Secretary, W. F. THOMPSON—Principal Office, 20 Old Broad Street,
London, England—Chief Agents in Canada, MESSRS. REED, SHAW and McNAUGHT—
Head Office in Canada, 85 Bay St., Toronto.

(Established July 30, 1836 and incorporated in January, 1881. Commenced business in Canada, December 14, 1896).

CAPITAL.

Amount of joint stock capital authorized and subscribed..	£ 1,000,000
Amount paid thereon in cash....	600,000

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders.

Bonds and debts. on deposit with Receiver General, viz:—

	Par value	Market value.
Province of Ontario, 1941, 4 p.c.	\$ 27,000 00	\$ 23,490 00
British War Loan Stock, 1929 1947, 5 p.c.	85,410 00	81,140 00
Canadian Northern Railway (Ont. Div.), 1st mtge. (g'teed by Province of Manitoba), 1930, 4 p.c.	4,866 67	4,185 34
Total on deposit with Receiver General .	\$ 117,276 67	\$ 108,815 34

Carried out at market value.....\$ 108,815 34

Other Assets in Canada.

Cash in Royal Bank of Canada, Toronto.....	30,378 21
Agents' balances and premiums uncollected, viz:—	
Automobile (including Fire Risk).....	\$ 5,069 14
Inland Transportation.....	4,020 40
Total.....	9,089 54
Total assets in Canada	\$ 148,283 09

LIABILITIES IN CANADA.

Net amount of automobile (including fire risk) claims, unadjusted.....	\$ 5,673 70
Reserved of unearned premiums: automobile (including fire risk), \$34,476.96; carried out at 80 per cent	27,581 56
Taxes due and accrued	20,000 00
Total liabilities in Canada....	\$ 53,255 26

*This company was licensed on Sept. 4, 1913, to transact the business of Fire Insurance in addition to the business of Automobile and Inland Transportation Insurance for which it was already licensed, but to December 31, 1919, the only fire insurance business transacted in Canada was in connection with Automobile Insurance.

SESSIONAL PAPER No. 8

THE MARINE—Continued.

INCOME IN CANADA.

Premiums.	Class of Business.	
	Automobile (including Fire Risk.)	Inland Transporta- tion.
	\$ cts.	\$ cts.
Gross cash received.....	89,054 44	44,326 14
Less reinsurance.....	380 75	6,888 11
Less return premiums.....	17,468 65	23 12
Total deduction.....	17,849 40	6,911 23
Net cash received.....	71,205 04	37,414 91
Net cash received for premiums for all classes of business.....	\$ 108,619 ⁹⁵	
Cash received for interest on investments.....	781 ⁸¹	
Total income in Canada	\$ 109,401 76	

EXPENDITURE IN CANADA.

Claims.	Class of Business.	
	Automobile (including Fire Risk).	Inland Transporta- tion.
	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	6,626 38	
Less savings and salvage...	114 50	
Less reinsurance.....	—12 50	
Total deduction.....	302 00	
Net payment for said claims.....	6,524 38	
Paid for claims occurring during the year.....	41,838 81	34,728 30
Less savings and salvage.....	285 00	
Net payment for said claims.....	41,553 81	
Total net payment for claims.....	48,078 19	34,728 30
Total net payments for claims for all classes of business.....	\$ 82,806 40	
Commission and brokerage	25,993 92	
Taxes	3,277 74	
Travelling expenses.....	19 95	
Miscellaneous expenditure, viz.: Legal expenses, \$100.00, telegrams, telephones and express, \$595.70; printing and stationery, \$88.50; underwriters' boards, associations, etc., \$389.68; record work, \$900; loss expense, \$1,932.73; exchange \$948.68..	4,955 29	
Total expenditure in Canada	\$ 117,053 39	

10 GEORGE V, 1.. 1920

THE MARINE—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Automobile (including Fire Risk).		Inland Transportation.	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1918.....	4,041,908	69,021 91		
Taken in 1919, new and renewed.....	4,595,074	88,192 63	149,958,659	45,722 88
Totals	8,636,982	157,214 51		
Less ceased.....	4,819,875	87,879 86	149,958,659	45,722 88
Gross in force at end of 1919.....	3,817,107	69,334 68		
Less reinsured.	15,000	380 75		
Net in force at end of 1919.....	3,802,107	68,953 93		

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

MECHANICS AND TRADERS INSURANCE COMPANY,

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, H. A. SMITH—Secretary, G. H. TRYON—Principal Office, New Orleans, La.—Chief Agent in Canada, CLEMENT G. HOBSON—Head Office in Canada, Vancouver, B.C.

(Incorporated 1869. Dominion license issued, January 4, 1918.)

CAPITAL

Amount of stock authorized, subscribed and paid in cash. \$ 300,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bond on deposit with Receiver General, viz:—

	Par value.	Market value
United States (2) Liberty Loan, 1927 1942, 4½ %	\$ 20,000 00	\$ 20,000 00
Carried out at market value		\$ 20,000 00

Other Assets in Canada.

Cash in Bank of Montreal, Vancouver, B.C.	861 51
Interest accrued	106 25
Agents' balances and premiums uncollected (\$4,483.96 prior to Oct. 1, 1919)	11,438 22
Total assets in Canada	\$ 32,405 98

LIABILITIES IN CANADA.

Reserve of unearned premiums, \$14,038.47; carried out at 80 per cent.	\$ 11,230 78
Taxes, due and accrued (estimated)	191 81
Total liabilities in Canada	\$ 11,422 59

INCOME IN CANADA.

Gross cash received for premiums	\$ 31,468 12
Deduct reinsurances, \$3,889.92; return premiums, \$8,396.73	12,286 65
Total net cash received for premiums	\$ 19,181 47
Received for interest on bond	850 00
Total income in Canada	\$ 20,031 47

EXPENDITURE IN CANADA.

Paid for claims occurring in previous years	\$ 3,664 72
Deduct savings and salvage	971 35
Net paid for said claims	\$ 2,693 37
Amount paid for claims occurring during the year	\$ 16,852 87
Deduct reinsurances	8 65
Net paid for said claims	\$ 16,844 22
Total net amount paid for said claims	\$ 19,537 59
Paid for commission or brokerage	3,828 69
Paid for taxes	524 10
Salaries of general and special agents	3,393 30
Miscellaneous expenditure, viz.: Postage, telegrams, telephones and express, \$38.29; printing and stationery, \$53.56; underwriters' boards, tariff associations, etc., \$278.45; adjusting expense, \$313.94; general expenses, \$95	779 24
Total expenditure in Canada	\$ 28,062 92

10 GEORGE V, A. 1920

MECHANICS AND TRADERS—Continued.

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.	
	Fire.	
	Amount.	Premiums.
Gross in force at end of 1918	\$ 1,359,859	\$ cts. 30,173 47
Taken in 1919, new and renewed	1,771,212	43,765 76
Totals	3,131,071	73,939 23
Less ceased	1,714,937	42,283 61
Gross in force at end of 1919	1,416,134	31,655 62
Less reinsured	215,790	3,930 95
Net in force at end of 1919	1,200,344	27,724 67

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

INCOME.

Net cash received for premiums	\$ 1,041,132 64
Interest and dividends	80,236 22
Rents	3,600 00
Agents' balances previously charged off	364 97
All other sources	90 00
Total income	\$ 1,125,423 83

DISBURSEMENTS.

Net amount paid for claims	\$ 384,435 84
Expenses of adjustment and settlement of claims	12,519 98
Commission or brokerage	180,151 33
Allowance to local agencies for miscellaneous agency expenses	3,234 39
Field supervisory expenses	75,515 69
Salaries, fees and all other charges of officers, directors, trustees and home office employees	35,423 70
Rents	3,417 27
Underwriters' boards and tariff associations	31,661 28
Federal taxes	24,972 57
All other licenses, fees and taxes	48,697 04
All other disbursements	14,088 82
Total disbursements	\$ 814,117 91

LEDGER ASSETS.

Book value of real estate	\$ 22,000 00
Book value of bonds and stocks	1,854,280 15
Cash on hand, in trust companies and in banks	144,356 85
Agents' balances	266,602 24
Total ledger assets	\$ 2,297,239 24

NON-LEDGER ASSETS.

Interest due and accrued	27,156 64
Market value of real estate over book value	1,500 00
Re-insurance recoverable on losses paid	6,784 44
Gross assets	\$ 2,332,680 32
Deduct assets not admitted	81,866 59
Total admitted assets	\$ 2,250,813 73

SESSIONAL PAPER No. 8

MECHANICS AND TRADERS—*Concluded.*

LIABILITIES.

Net amount of unpaid claims.....	\$ 86,770 25
Unearned premiums.....	841,197 77
Salaries, rents, expenses, bills, accounts, etc., due or accrued	2,500 00
Federal, State and other taxes due or accrued (estimated) ..	52,000 00
Contingent commissions or other charges due or accrued	5,000 00
Total amount of all liabilities (except capital stock).....	\$ 987,468 02
Capital actually paid up in cash	300,000 00
Surplus over all liabilities and capital.....	963,345 71
Total liabilities	\$ 2,250,813 73

RISKS AND PREMIUMS.

FIRE RISKS.

Amount of policies written or renewed during the year.....	\$248,011,606 00
Premiums thereon.....	2,359,186 38
Amount terminated during the year.....	206,892,464 00
Premiums thereon.....	2,077,976 62
Net amount in force at December 31, 1918.....	161,575,953 00
Premiums thereon.....	1,586,905 51

10 GEORGE V, A. 1920

THE MERCANTILE FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, W. A. SIMS—Managing Director, A. E. BLOGG—Secretary, ALFRED WRIGHT—Head Office, Toronto, Ont.

(Incorporated by Ontario Act, 37 Vic., cap. 87, 1874; amended by 55 Vic., cap. 101 (Ontario), 1892. Commenced business in Canada, November 1, 1875.)

CAPITAL.

Amount of joint stock capital authorized.....	\$ 500,000 00
Amount subscribed.....	250,000 00
Amount paid thereon in cash.....	50,000 00
Amount of premium on capital stock paid in by shareholders.....	50,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Book value of bonds and debts. (For details, see Schedule B).....	\$ 510,329 41
Cash at head office and branches.....	1,057 47
Cash in banks, viz.:—	
Dominion Bank, Toronto.....	\$ 62,760 42
Union Bank, Winnipeg.....	15,322 61
Merchants Bank, Vancouver.....	24,171 82
Royal Bank, Montreal.....	4,187 95
Total cash in banks.....	106,442 80
Money held in London by London and Lancashire Insurance Company.....	38,893 87
Total ledger assets.....	\$ 656,723 55
Deduct market value of bonds and debentures under book value.....	101,073 66
	\$ 545,649 89

OTHER ASSETS.

Interest accrued.....	6,094 44
Agents' balances and premiums uncollected (\$2,960.54 on business prior to Oct. 1, 1919).....	42,951 37
Amount due for reinsurance losses.....	181 78
Total assets.....	\$ 594,877 48

LIABILITIES.

Total net amount of claims, unadjusted.....	\$ 41,087 00
Reserve of unearned premiums, \$212,282.083; carried out at 80 per cent.....	169,825 66
Taxes due and accrued (estimated).....	17,800 00
Total liabilities (excluding capital stock).....	\$ 228,712 66
Excess of assets over liabilities.....	\$ 366,164 82
Capital stock paid in cash.....	50,000 00
Surplus over liabilities and capital.....	\$ 316,164 82

INCOME.

Gross cash received for premiums.....	\$ 366,262 49
Deduct reinsurance, \$20,577.10; return premiums, \$50,109.91.....	70,687 01
Total net cash received for premiums.....	\$ 295,575 48
Received for interest on investments.....	20,297 78
Endorsement fees.....	6 54
Profit on sale of bonds.....	2,531 75
Gain re exchange on money sent to England.....	2,953 18
Total income.....	\$ 321,364 73

SESSIONAL PAPER No. 8

THE MERCANTILE—*Continued.*

EXPENDITURE.

Amount paid for claims occurring in previous years	\$ 11,790 92	
Amount paid for claims occurring during the year	\$ 85,917 50	
Deduct reinsurances	1,592 92	
Net amount paid for said claims	\$ 84,324 58	
Total net amount paid for claims	\$	96,115 50
Commission or brokerage and commission on profits		61,734 32
Salaries and travelling expenses: Salaries of head office officials and agents, \$20,835.17; travelling expenses of officials, \$1,662.60.		22,497 77
Taxes		9,421 16
Dividends		40,000 00
Miscellaneous expenditure, viz.: Postage, telegrams, telephones, and express, \$1,113.30; printing and stationery, \$2,225.86; advertising, \$533.82; maps and plans, \$382.42; underwriters' boards, tariff associations, etc., \$4,181.64; rents, \$2,467.18; office furniture and fixtures, \$291.26; legal expenses, \$21.05; office expenses, \$2,848.15; sundries, \$346.74.		14,411 42
Total expenditure	\$	244,180 17

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets December 31, 1918	\$ 579,538 99
Amount of income as above	321,364 73
Total	\$ 900,903 72
Amount of expenditure as above	244,180 17
Balance, net ledger assets, December 31, 1919	\$ 656,723 55

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums paid to unlicensed companies	\$ 6,678 23
Amount of commission thereon	1,239 95
Amount of losses recovered from such companies	94 17

RISKS AND PREMIUMS.

	No.	Amount.	Premiums
		\$	\$ cts.
Gross policies in force at end of 1918	17,442	44,582,210	419,638 11
Taken during 1919—new and renewed	10,212	38,486,063	362,899 49
Total	27,654	83,068,273	782,537 60
Deduct terminated	10,442	43,256,842	359,656 75
Gross in force at end of 1919	17,212	39,811,431	422,880 85
Deduct reinsured		2,915,287	12,383 71
Net in force at December 31, 1919	17,212	36,896,144	410,497 14

10 GEORGE V, A. 1920

THE MERCANTILE—*Concluded.*

SCHEDULE B.

Bonds and debts, owned, viz:—

*On deposit with Receiver General—**Governments—*

	Par value.	Book value.	Market value.
Prov. of Manitoba, 1950, 4 p.c.	\$ 24,333 33	\$ 22,386 67	\$ 19,710 00
Prov. of Ontario stock, 1947, 4 p.c.	19,466 67	20,077 28	16,546 67

City—

Winnipeg, 1940, 4 p.c.	9,733 34	10,080 08	8,176 00
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Village—

Markham, 1920 to 1921, 5 p.c.	483 57	483 57	478 74
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District—

South Vancouver, 1960, 5 p.c.	13,000 00	14,207 50	11,050 00
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Railways—

Can. Nor. Ry., 1st mtge. (g'teed by Dom. of			
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Can.), 1953, 3 p.c.	73,000 00	66,751 12	47,450 00
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Can. Nor. Ont. Ry., deb. stock (g'teed by			
---	--	--	--

Dom. of Can.), 1961, 3½ p.c.	48,666 67	42,826 66	35,040 00
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Can. Nor. Pac. Ry., 1st mtge. deb. stock			
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(g'teed by Prov. of Br. Columbia), 1950,			
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4 p.c.	9,733 33	9,635 95	7,202 66
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St. John and Quebec Ry. Co., 1st mtge. deb.			
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stock (g'teed by Prov. of New Brunswick),			
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1962, 4 p.c.	24,333 33	23,116 68	18,980 00
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Total on deposit with Receiver Gen.	\$ 222,750 24	\$ 209,565 51	\$ 164,634 07
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*Held by the Company—**Government—*

Province of Ontario, 1928, 6 p.c.	15,000 00	15,000 00	15,000 00
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Province of Ontario, 1925, 4½ p.c.	10,000 00	9,153 00	9,700 00
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Dom. of Can. Victory Loan, 1934, 5½ p.c.	50,000 00	50,000 00	50,000 00
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<i>City—</i> Calgary, 1940, 4½ p.c.	9,733 33	9,003 32	8,273 33
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District—

South Vancouver, 1960, 5 p.c.	12,000 00	11,281 51	10,200 00
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Railways—

Caledonian Ry., 3 p.c. pref. conv. ord. stock.	63,996 71	47,254 56	23,678 78
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London and Northwestern Ry., 4 p.c., pref.			
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stock ..	19,466 67	20,535 66	12,848 00
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London, Chatham and Dover Ry. Co. arbit.			
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stock, 4½ p.c.	24,333 33	27,865 00	18,006 66
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Quebec Central Ry. Co., com. stock, 4 p.c.	48,666 67	53,046 61	40,393 33
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Toronto Power Co., Ltd., com. deb. stock			
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(g'teed by Tor. Ry. Co.), 1941, 4½ p.c.	13,359 03	12,624 24	11,221 58
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Miscellaneous—

Empire Loan Co., 1924, 5½ p.c.	25,000 00	25,000 00	25,000 00
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Standard Reliance Mortgage Corp., 1923,			
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5½ p.c.	20,000 00	20,000 00	10,000 00
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Total par, book and market values ..	\$ 534,305 98	\$ 510,329 41	\$ 399,255 75
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SESSIONAL PAPER No. 8

MERCHANTS FIRE ASSURANCE CORPORATION OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, E. L. BALLARD—Secretary, A. C. NOBLE—Principal Office, New York City—Chief Agent in Canada, H. BEGG—Head Office in Canada, Toronto, Ont.

(Incorporated, 1910. Dominion license issued December 26, 1917.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid for in cash . . . \$ 400,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian policyholders.

Bonds on deposit with Receiver General, viz.:—

	Par value	Market value
Dom. of Canada Victory Loan, 1933, 5½ p.c.	\$ 5,000 00	\$ 5,000 00
Province of Manitoba, 20 year gold bond, 1933, 5½ p.c.	25,000 00	24,937 00
Govt. of United Kingdom of Great Britain and Ireland, secured loan gold notes 1937, 5½ p.c.	70,000 00	69,259 00

Total on deposit with Receiver General . . . \$ 100,000 00 \$ 99,196 00

Carried out at market value . . . \$ 99,196 00

Other Assets in Canada.

Cash in banks, viz.:—

Standard Bank, Toronto, Ont.	\$ 21,995 50
Bank of Hamilton, Moose Jaw, Sask.	2,559 39
Bank of Hamilton, Moose Jaw, Sask.	3,143 58
Royal Bank, Calgary, Alta.	1,005 07

Total cash in banks . . . 28,703 74

Interest accrued . . . 2,222 90

Agents' balances and premiums uncollected—Fire, \$12,762.30; Hail, \$14.31 (prior to Oct. 1, 1919) . . . 12,776 61

Total assets in Canada . . . \$ 142,899 25

LIABILITIES IN CANADA.

Net amount of claims, unadjusted . . . \$ 5,102 00

Reserve of unearned fire premiums, \$33,921.51; carried out at 80 p.c. . . 27,137 20

Taxes due and accrued . . . 1,937 16

Salaries, rent, advertising, etc . . . 2,500 00

Total liabilities in Canada . . . \$ 36,676 36

INCOME IN CANADA.

Gross cash received for premiums.	Fire, \$ 59,773 23	Hail, \$ 55,021 92
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Less reinsurances.	\$ 8,819 01	\$ 8,637 40
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Less return premiums.		1,390 62
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Total deduction.		\$ 10,028 02
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Net cash received for said premiums.	\$ 50,954 22	\$ 44,993 90
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Total net cash received for premiums . . . \$ 95,948 12

Received for interest on investments . . . 3,938 10

Total income in Canada . . . \$ 99,886 22

10 GEORGE V, A 1920

MERCHANTS FIRE—*Concluded.*

EXPENDITURE IN CANADA.

	Fire.	Hail.	
Amount paid for claims occurring during the year	\$ 3,195 69	\$ 48,526 83	
Less reinsurances		29,321 44	
Net amount paid for said claims.	\$ 3,195 69	\$ 19,205 39	
Total net amount paid for all claims			\$ 22,401 08
Paid or allowed for commission or brokerage, fire, \$15,114.75; other, \$11,221.57			26,336 32
Taxes: fire, \$1,070.81; other, \$449.11			1,519 92
†Miscellaneous expenditure, viz.:—Advertising, \$134.85; maps and plans, \$311.67; postage, telegrams, telephones and express, \$69.14; printing and stationery, \$768.38; general expenses, \$133.22			1,417 26
Total expenditure in Canada			\$ 51,674 58

†(\$1,270.65 belongs to fire business.)

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Hail.	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1918.....	1,043,326	17,354 64		
Taken in 1919, new and renewed	5,469,215	69,388 10	889,792	55,036 23
Totals	6,512,541	86,742 74		
Less ceased	1,379,066	22,210 39	889,792	55,036 23
Gross in force at end of 1919	5,133,475	64,532 35		
Less reinsured	3,000	60 00		
Net in force at end of 1919.	5,130,475	64,472 35		

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

MILLERS NATIONAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, C. H. SEYBT—Secretary, M. A. REYNOLDS—Principal Office, Chicago, Ill.—Chief Agent in Canada, W. J. WILLCOX—Head Office in Canada, Winnipeg, Man.

(Incorporated, 1865 Dominion license issued October 6, 1915.)

CAPITAL.

Cash surplus capitalized as a permanent fund	\$ 500,000 00
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ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds on deposit with Receiver General, viz:—

	Par value.	Market value.
Dominion of Canada bonds, 1935, 5 p.c.	\$ 50,000 00	\$ 50,000 00
Carried out at market value		\$ 50,000 00

Other Assets in Canada.

Cash in Royal Bank of Canada, Winnipeg	16,249 61
Interest accrued	1,041 65
Agents' balances and premiums uncollected	8,841 57
Total assets in Canada	\$ 76,132 83

LIABILITIES IN CANADA.

Amount of claims, adjusted and unpaid	\$ 54 35
Amount of claims, unadjusted	21,161 62
Amount of claims, resisted, in suit	2,650 00
Total net amount of unsettled claims (\$7,650 accrued prior to 1919)	\$ 23,865 97
Reserve of unearned premiums, \$26,387.26; carried out at 80 per cent	21,109 81
Taxes due and accrued	700 00
Total liabilities in Canada	\$ 45,675 78

INCOME IN CANADA.

Gross cash received for premiums	\$ 58,791 22
Deduct reinsurances, \$3,976.70; return premiums, \$9,254 51	13,231 21
Net cash received for premiums	\$ 45,560 01
Received for interest	109 82
Total income in Canada	\$ 45,669 83

EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years	\$ 2,559 56
Deduct reinsurances	38 14
Net amount paid for said claims	\$ 2,521 42
Net amount paid for claims occurring during the year	\$ 13,807 99
Deduct reinsurances	494 71
Net amount paid for said claims	\$ 13,313 28
Total net amount paid for claims	\$ 15,834 70
Commission or brokerage	11,889 19
Taxes, licenses and fees	2,170 03
Miscellaneous expenditure, viz.: Underwriters' boards, tariff associations, etc., \$312 50; adjustment expenses, maps and plans, \$936 65; printing and stationery, \$240 50; sundries, \$14 25	1,503 90
Total expenditure in Canada	\$ 31,397 82

10 GEORGE V, A. 1920

MILLERS NATIONAL—Continued.

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross in force at December 31, 1918.....	\$ 5,233,416	\$ 63,366 68
Taken in 1919—new and renewed	4,041,077	56,144 37
Total.....	\$ 9,274,493	\$ 119,511 05
Deduct terminated	5,005,680	61,802 63
Gross in force at end of 1919.....	\$ 4,268,813	\$ 57,708 42
Deduct reinsured	389,425	4,547 69
Net in force at December 31, 1919	\$ 3,879,388	\$ 53,160 73

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

LEDGER ASSETS.

Mortgage loans on real estate, first liens.....	\$ 606,986 25
Loans secured by pledge on bonds, stocks or other collateral....	1,282 00
Book value of bonds owned by the company.....	2,953,540 00
Cash on hand, in banks and trust companies.....	228,674 38
Agents' balances.....	221,933 88
Other assets.....	13,436 64
Total ledger assets.....	\$ 4,025,853 15

NON-LEDGER ASSETS.

Amount recoverable on paid losses.....	2,518 95
Interest due and accrued.....	72,404 99
Gross assets.....	\$ 4,100,777 09
Deduct assets not admitted.....	80,131 78
Total admitted assets.....	\$ 4,020,645 31

LIABILITIES.

Net amount of unpaid losses and claims.....	\$ 181,477 61
Total unearned premiums	1,292,029 62
Federal, state, and other taxes due or accrued (estimated).....	31,969 05
Contingent commissions or other charges due and accrued.....	31,777 34
Salaries, rents, expenses, etc.....	2,000 00
Amount reclaimable on renewed policies.....	332,850 25
Total liabilities (not including capital stock).....	\$ 1,872,103 87
Permanent Fund.....	500,000 00
Surplus over all liabilities.....	1,648,541 44
Total liabilities	\$ 4,020,645 31

INCOME.

Net cash received for premiums other than perpetuals	\$ 1,763,982 55
Deposit premiums.....	86,099 85
Assessments from members.....	365,665 54
Gross increase by adjustment in book value of bonds.....	11,777 00
Received for interest and dividends.....	153,651 45
From other sources	3,750 00
Total income	\$ 2,384,926 39

SESSIONAL PAPER No. 8

MILLERS NATIONAL—*Concluded.*

DISBURSEMENTS.

Net amount paid for losses.....	\$ 836,983 27
Expenses of adjustment and settlement of losses.....	20,883 17
Allowances to local agents for miscellaneous agency expenses.....	393,590 55
Total field supervisory expenses.....	69,973 56
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	112,685 94
Deposit premiums returned.....	80,398 61
Rents.....	8,123 75
Fire department, patrol, and salvage corps assessments, fees, taxes, and expenses.....	7,752 25
Inspections and surveys, including underwriters' boards and tariff associations.....	22,265 57
Federal taxes.....	29,623 88
State taxes on premiums, Insurance Department licenses and fees, etc.....	30,815 54
Gross decrease by adjustment in book value of bonds.....	29,576 65
All other expenditure.....	37,212 43
Total disbursements.....	<u>\$ 1,679,885 17</u>

RISKS AND PREMIUMS.

FIRE RISKS.

Amount of policies written or renewed during the year.....	\$ 276,423,361 00
Premiums thereon.....	2,828,775 55
Amount terminated during the year.....	218,886,135 00
Premiums thereon.....	2,263,301 98
Net amount in force at December 31, 1919.....	220,443,175 00
Premiums thereon.....	<u>2,462,024 30</u>

10 GEORGE V, A. 1920

THE MOTOR UNION INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

General Manager, H. J. WHITCOMB—Secretary, H. F. BAKER—Principal Office, 10 St. James Street, London, England—Chief Agents in Canada, FREDERICK WILLIAMS—
Head Office in Canada, 59 Yonge St., Toronto.

(Incorporated in 1906. Commenced business in Canada, May 30, 1919.)

CAPITAL.

Amount of joint stock capital authorized	\$ 1,460,000 00
Amount subscribed and paid up	<u>1,336,109 26</u>

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bond on deposit with Receiver General, viz.:—

	Par value.	Market value.
British War Loan Stock, 1929 1947, 5 p.c.	\$ 121,666 67	\$ 115,583 33
Carried out at market value		\$ 115,583 33

Other Assets in Canada.

Cash at Chief Agency in Canada	25 00
Cash in Royal Bank of Canada, Toronto	16,006 98
Agents' balances and premiums uncollected, viz.:—	
Accident	\$ 4 80
Automobile (including Fire Risk)	6,154 29
Total	<u>6,159 09</u>
Total assets in Canada	<u>\$ 137,774 40</u>

LIABILITIES IN CANADA.

Net amount of automobile (including fire risk) claims, unadjusted	\$ 3,000 00
Reserve of unearned premiums: accident, \$22 97; automobile (including fire risk), \$25,937.57;	
Total, \$25,960.54; carried out at 80 per cent	20,768 43
Salaries, rent, etc.	850 00
Taxes due and accrued	150 00
Total liabilities in Canada	<u>\$ 24,768 43</u>

INCOME IN CANADA.

Premiums.	Class of Business.	
	Accident.	Automobile (including Fire Risk.)
	\$ cts.	\$ cts.
Gross cash received	42 00	31,285 14
Less return premiums	16 05	2,765 26
Net cash received	25 95	28,519 88
Net cash received for premiums for all classes of business	\$ 28,545 83	
Cash received for interest on investments	202 48	
Total income in Canada	<u>\$ 28,748 31</u>	

SESSIONAL PAPER No. 8

THE MOTOR UNION INSURANCE COMPANY—*Concluded.*

EXPENDITURE IN CANADA.

Claims.	Class of Business.
	Automobile (including Fire Risk).
Paid for claims occurring during the year.....	\$ cts. 4,003 03
Less savings and salvage.....	101 20
Net payment for claims.....	\$ 3,901 83
Commission and brokerage.....	6,365 07
Taxes, licenses and fees.....	260 94
Salaries fees and travelling expenses:—Salaries of chief agency, \$3,361.72; fees, auditors, \$250; travelling expenses:—chief agency officials, \$3,556.13.....	7,167 85
Miscellaneous expenditure, viz.: Advertising, \$1,005.98; furniture and fixtures, \$1,467.65; inspections and surveys, \$14; postage, telegrams, telephones and express, \$177.91; printing, stationery and sundries, \$2,818.44; rents, \$1,664.90; bank exchange, \$38.42.....	7,187 30
Total expenditure in Canada.....	\$ 24,882 99

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.				
	Accident.			Automobile (including Fire Risk).	
	No.	Amount.	Premiums.	No.	Premiums.
		\$	\$ cts.		\$ cts.
Taken in 1919—New.....	8	20,000	48 00	496	39,174 02
Less ceased.....	3	7,500	16 05	48	2,765 26
Gross and net in force at end of 1919	5	12,500	31 95	448	36,408 76

(For General Business Statement, see Appendix.)

10 GEORGE V, A. 1920

THE MOUNT ROYAL ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, Hon. H. B. RAINVILLE—Vice-President, Hon. Senator J. M. WILSON—Joint Managers
—P. J. PERRIN and J. R. McDONALD—Secretary, J. DESLONGCHAMPS—
Principal Office, Montreal.

(Incorporated by an Act of the Legislative Assembly of Quebec, 1902, 2 Edward VII, chap. 67, amended
by chap. 90 of the statutes of Quebec, 1911. Dominion license issued October 23, 1912.)

CAPITAL.

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed and paid in cash.....	250,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Book value of bonds and debts. (For details, see Schedule B.).....	\$ 770,266 53
Book value of stocks (For details, see Schedule C).....	531,511 03
Cash at head office.....	1,671 09
Cash in banks and trust co., viz.:—	
Bank of Hochelaga, Montreal.....	\$ 110,417 21
Provincial Bank of Canada, Montreal.....	33,751 24
Clydesdale Bank, London, Eng.....	501 48
Guaranty Trust.....	8,543 96
Total cash in banks and trust company.....	153,213 89
Brokerage.....	86 05
Total ledger assets.....	\$ 1,456,748 59

OTHER ASSETS.

Market value of stocks, bonds and debentures over book value.....	94,396 44
Interest due, \$1,200; accrued, \$6,973.68.....	8,173 68
Agents' balances and premiums uncollected:—	
Fire—In Canada (\$12,000 prior to October 1, 1919).....	\$ 99,443 84
—In other countries.....	18,671 61
Plate Glass—In Canada (\$750.00 on business prior to Oct. 1, 1919).....	5,518 00
Total.....	123,633 45
Office furniture and fixtures, \$0.50; plans, \$0.50.....	1 00
All other property belonging to the company (plate glass).....	3,702 91
Due by reinsuring Cos.....	22,085 80
Total assets.....	\$ 1,708,741 87

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of claims, unadjusted.....	\$ 27,955 00
Net amount of claims, resisted in suit.....	7,091 58
Total net amount of unsettled claims.....	\$ 35,046 58
Reserve of unearned premiums: fire, \$466,102.98; plate glass, \$13,848.53; total, \$479,951.51; carried out at 80 per cent.....	383,961 21
Taxes due and accrued.....	39,000 00
Due and accrued for auditors' fees.....	600 00
Investment reserve fund.....	94,396 44
Balances held for treaty companies (fire).....	238,023 52
Reinsurance premiums, fire.....	17 20
Total liabilities in Canada.....	\$ 791,044 95

SESSIONAL PAPER No. 8

THE MOUNT ROYAL—Continued.

LIABILITIES—Concluded.

(2) *Liabilities in other Countries.*

Total net amount of fire claims, unadjusted	\$ 2,710 00
Reserve of unearned premiums: fire, \$16,020.82; carried out at 80 per cent.	13,931 42
Total liabilities in other countries.	\$ 16,641 42
Total liabilities in all countries.	\$ 807,686 37
Excess of assets over liabilities.	\$ 901,055 50
Capital stock paid in cash.	250,000 00
Excess over all liabilities and paid-up capital.	\$ 651,055 50

INCOME.

Premiums.	Class of Business.		
	Fire.		Plate Glass.
	In Canada.	In other Countries.	In Canada.
	\$ cts.	\$ cts.	\$ cts.
Gross cash received.	1,114,727 84	28,778 73	19,613 88
Less reinsurance.	385,666 32		
Less return premiums.	143,614 03	5,842 74	3,834 61
Total deduction.	529,280 35		
Net cash received.	585,447 49	22,935 99	15,779 27
Net cash received for premiums for all classes of business.	\$ 624,162 75		
Cash received for interest on investments.	67,131 67		
Agency profits.	1,821 35		
Total income.	\$ 693,115 77		

EXPENDITURE.

Claims.	Class of Business.		
	Fire.		Plate Glass.
	In Canada.	In other Countries.	In Canada.
	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.	35,015 71		
Less reinsurance.	21,753 82		
Net payment for said claims.	13,261 89		
Paid for claims occurring during the year.	468,067 81	2,167 78	3,911 40
Less savings and salvage.	4,024 44		
Less reinsurance.	191,936 63		6 49
Total deduction.	195,961 07		
Net payment for said claims.	272,106 74		
Total net payment for claims.	285,368 63	2,167 78	3,904 91

10 GEORGE V, A. 1920

THE MOUNT ROYAL—Continued.

EXPENDITURE—Concluded.

Total net payments for claims for all classes of business.....	\$ 291,441 32
Dividends paid stockholders.....	20,000 00
Commission and brokerage: fire, \$90,320.63; other, \$5,029.78.....	95,350 41
Commission on profits, fire.....	2,321 40
Taxes: fire, \$25,381.65; other, \$955.02.....	26,336 67
Salaries, fees and travelling expenses: (Fire) Salaries, Head office, \$61,525.39; fees, directors, \$10,170; auditors, \$400; travelling expenses, \$4,885.38.....	76,980 77
†Miscellaneous expenditure, viz.: Advertising, \$8,889.44; furniture and fixtures, \$3,205.33; legal expenses, \$384.15; agents' charges, \$1,973.81; agency supplies, \$411.25; maps and plans, \$248.53; postage, telegrams, telephones and express, \$1,472.88; printing and stationery, \$6,558.20; rents, \$7,360.19; underwriters' boards, associations, etc., \$1,232.82; donations, \$302.20; tabulating system, \$1,088.82; plate glass and office expenses, \$7,989.79; bank exchange, \$557.10.....	41,674 51
Total expenditure.....	\$ 554,105 08

†(\$38,439.46 belongs to Fire business.)

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1918.....	\$ 1,079,714 38
Amount of income as above.....	693,115 77
Total.....	\$ 1,772,830 15
Amount of expenditure as above.....	554,105 08
Balance net ledger assets, December 31, 1919 (\$1,456,748.59 less \$238,023.52 deposits).....	\$ 1,218,725 07

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums ceded to unlicensed companies.....	\$ 386,083 47
Amount of commission thereon.....	122,121 68
Amount of losses recovered from said companies.....	228,051 51
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$232,397.28; carried out at 80 per cent.....	185,917 82
Amount of losses due and recoverable from such companies.....	25,183 42
Amount of cash or other securities held as security for recovery of losses, etc.....	238,023 52

SUMMARY OF RISKS AND PREMIUMS.

Fire Risks.	Class of Business.					
	In Canada.		In Other Countries.		Total in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ ets	\$	\$ ets.	\$	\$ ets.
Gross in force at end of 1918.....	97,383,073	1,166,525 94	283,450	2,936 97	97,666,523	1,169,462 91
Taken during the year— New and renewed.....	89,800,858	1,116,557 76	3,977,448	45,309 50	93,778,306	1,161,867 26
Total.....	187,183,931	2,283,083 70	4,260,898	48,246 47	191,444,829	2,331,330 17
Deduct terminated.....	71,119,851	930,850 95	537,650	11,318 80	71,657,501	942,169 75
Gross in force at end of 1919.....	116,064,080	1,352,232 75	3,723,248	36,927 67	119,787,328	1,389,160 42
Deduct reinsured.....	40,420,792	458,391 17	6,667	212 50	40,427,459	458,603 67
Net in force at end of 1919.....	75,643,288	893,841 58	3,716,581	36,715 17	79,359,869	930,556 75

SESSIONAL PAPER No. 8

THE MOUNT ROYAL—Continued.

SUMMARY OF RISKS AND PREMIUMS—Concluded.

Plate Glass Risks.	Class of Business.
	In Canada.
	Premiums.
Gross in force at end of 1918.....	\$ cts. 8,897 72
Taken in 1919, new and renewed.....	23,516 56
Totals.....	32,414 28
Less ceased.....	13,034 72
Net in force at end of 1919.....	19,379 56

SCHEDULE B.

Bonds and debentures owned—

	Par value.	Book value.	Market value.
<i>Governments—</i>			
Dominion of Canada Victory Loan, 1924, 5½ p.c.	\$ 50,000 00	\$ 50,000 00	\$ 50,000 00
Dominion of Canada Victory Loan, 1933, 5½ p.c.	200,000 00	201,217 49	200,000 00
Dominion of Canada War Loan, 1937, 5½ p.c.	150,000 00	153,938 15	150,000 00
Province of Ontario, 1925, 4½ p.c.	15,000 00	14,587 50	14,550 00
Anglo-French External Loan, 1920, 5 p.c.	25,000 00	24,052 18	23,500 00
Russian Internal Loan, 1926, 5½ p.c.	25,000 00	14,750 00	15,500 00
<i>Cities—</i>			
*Montreal (Boulevard St. Paul), 1937, 5 p.c.	5,000 00	5,312 50	4,850 00
*Montreal (Delorimier), 1948, 4 p.c.	10,000 00	9,621 94	8,200 00
*Montreal (Town of Emard), 1939, 5 p.c.	2,000 00	2,128 40	1,940 00
<i>Towns—</i>			
Cartierville, 1934, 5½ p.c.	15,000 00	13,687 50	15,450 00
Cartierville, 1955, 5½ p.c.	15,000 00	13,687 50	15,450 00
†Lasalle, 1952, 4½ p.c.	40,000 00	32,256 00	31,600 00
Pointe Claire, 1945, 6 p.c.	20,000 00	19,900 00	20,200 00
Pointe aux Trembles, 1940, 6 p.c.	10,000 00	9,687 00	9,900 00
*St. Pierre aux Liens, 1951, 5 p.c.	19,000 00	19,847 08	16,340 00
St. Laurent, 1953, 5 p.c.	15,000 00	14,850 00	15,450 00
<i>Villages—</i>			
Chambly Basin, 1939, 6 p.c.	30,000 00	29,400 00	30,000 00
*Sault au Recollet, 1951, 5 p.c.	15,000 00	15,288 76	14,250 00
<i>Schools—</i>			
*St. Edward (now Montreal), 1949, 5½ p.c.	8,000 00	9,649 28	7,760 00
Villeray, Que., 1955, 6 p.c.	25,000 00	24,750 00	26,750 00
Montreal, R.C., 1920, 6 p.c.	10,000 00	10,000 00	10,000 00
<i>Railway—</i>			
Quebec Ry. L. II. and P. Co., Ltd., cons. gold, 1939, 5 p.c.	48,000 00	40,800 00	34,080 00
<i>Miscellaneous—</i>			
Cedars Rapids Mfg. Co. (1st mtge. S.F.), 1953, 5 p.c.	15,000 00	13,500 00	13,650 00
Dominion Textile Co., "C" 1925, 6 p.c.	5,000 00	4,605 25	4,850 00
St. Maurice Valley Cotton Mills, Ltd. (1st mtge. S.F.), 1952, 6 p.c.	25,000 00	22,750 00	18,500 00
Total par, book and market values.....	\$ 797,000 00	\$ 770,266 53	\$ 752,770 00

*On deposit with Receiver General. †\$10,000 of which is on deposit with Receiver General.

10 GEORGE V, A. 1920

THE MOUNT ROYAL—*Concluded.*

SCHEDULE C.

Stocks owned by the company, viz.:—

		Par value.	Book value.	Market value.
333 shares	Societe d'Administration Generale (25 p.c. paid).....	\$ 4,150 00	\$ 4,150 00	\$ 4,980 00
100 "	Atcheson, Topeka and Santa Fe Ry.	10,000 00	11,387 50	8,400 00
160 "	Bank of Hochelaga.....	16,000 00	23,352 50	24,960 00
400 "	(Pref'd.) Dom. Iron and Steel	40,000 00	41,712 50	38,000 00
300 "	(Pref'd.) Dom. Textile.....	30,000 00	29,849 99	31,200 00
200 "	(Com.) Dom. Textile.....	20,000 00	15,068 75	24,000 00
300 "	Detroit United Rys.....	30,000 00	22,470 00	32,400 00
100 "	(Pref'd.) Duluth Superior Ry.	10,000 00	6,125 00	5,100 00
300 "	Lake of the Woods Milling Co. (Com.).....	30,000 00	42,825 00	59,400 00
200 "	Railway Steel Springs Co.....	20,000 00	11,950 00	18,800 00
100 "	Southern Pacific Ry.....	10,000 00	12,375 00	10,300 00
150 "	Toronto St. Ry.....	15,000 00	17,416 42	6,750 00
300 "	Union Pacific Ry.....	30,000 00	44,373 68	26,900 00
125 "	Wabasso Cotton Co. (Bonus Com- mon Stock).....	12,500 00	..	12,875 00
300 "	Canada Cement (Common).....	30,000 00	14,690 52	21,900 00
200 "	Canada Cement (Preferred).....	20,000 00	18,950 00	19,800 00
300 "	Montreal Tramways and Power ..	30,000 00	12,218 75	6,300 00
100 "	C. P. Railway.....	10,000 00	16,075 00	13,300 00
600 "	B.C. Fishing and Packing Co.	60,000 00	11,512 51	37,800 00
67½ "	Baltimore & Ohio Ry. Co. (Com- mon).....	6,750 00	4,927 50	2,295 00
36 "	Baltimore & Ohio Ry. Co. (Pre- ferred)	3,600 00	2,592 00	1,764 00
2,500 "	Civic Investment and Industrial Co.....	250,000 00	167,488 41	225,000 00
20 "	Dominion Cannery (Bonus).....	2,000 00	.....	1,180 00
Total par, book and market values...		\$ 690,000 00	\$ 531,511 03	\$ 643,404 00

SESSIONAL PAPER No. 8

THE MUTUAL FIRE ASSOCIATION OF CANADA, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

Vice-President, H. W. CAMERON—Manager and Secretary, C. W. GUNNING—Principal Office,
Halifax, N.S.

(Incorporated in 1907 by Nova Scotia Companies' Act. Dominion license issued Jan. 22, 1919.)

CAPITAL.

Amount of joint stock capital authorized.....	\$ 500,000 00
Amount subscribed	136,480 00
Amount paid thereon in cash.....	41,159 63

(For List of Shareholders, see Appendix.)

ASSETS.

Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	\$ 6,517 66
Amount of loan secured by stock.....	650 00

	Par value.	Market value.	Amount Loaned.
23 shares Wentzell's, Limited, 7 p.c. pref. stock..	\$ 2,300 00	\$ 2,300 00	\$ 650 00

Book value of bonds and debts owned by the Company. (For details, see Schedule B).....	28,032 62
Book value of stocks owned by company. (For details, see Schedule C).....	14,494 83
Cash at head office	644 72
Cash in banks, viz.:—	
Canadian Bank of Commerce, savings account, Halifax	\$ 4,482 40
" current account, Halifax.....	2,470 36

Total cash in banks.....	6,952 76
--------------------------	----------

Total ledger assets.....	\$ 57,322 59
Deduct market value of bonds, debentures, and stocks under book value.....	1,930 82
	\$ 55,391 77

OTHER ASSETS.

Interest accrued.....	427 61
Agents' balances and premiums uncollected.....	500 00
Furniture and fixtures.....	400 00
Total assets.....	\$ 56,719 38

LIABILITIES.

Reserve of unearned premiums, \$11,846; carried out at 80 per cent.....	\$ 9,476 80
Total liabilities.....	\$ 9,476 80
Surplus of assets over liabilities.....	\$ 47,242 58
Capital stock paid in cash	41,159 63
Surplus over liabilities and capital	\$ 6,082 95

INCOME.

	In Canada.	In other Countries.
Gross cash received for premiums	\$ 15,685 04	\$ 45 00
Deduct reinsurances, \$198.30; return premiums, \$296.55.....	494 85	
Net received for premiums.....	\$ 15,190 19	\$ 45 00
Total net cash received for premiums	\$ 15,235 19	
Received for interest on investments.....	2,484 79	
Total	\$ 17,719 98	
Received for increased capital.....	9,051 06	
Total income.....	\$ 26,771 04	

10 GEORGE V, A. 1920

THE MUTUAL FIRE—Continued.

EXPENDITURE.

Amount paid for claims occurring during the year.....	\$	4,963.67
Paid for dividends		3,511.98
Commission or brokerage		3,920 10
Fees: special agents', \$393.75; directors', \$100; auditors', \$19.50; travelling expenses of officials, \$534.81.....		1,048 06
Taxes		491 38
Miscellaneous expenditure, viz.: Advertising, \$34.94; legal expenses, \$125.65; postage, telegrams, telephones and express, \$117.50; printing and stationery, \$43.31; rents, \$420; sundries, \$490.37.....		1,231 77
Total expenditure.....	\$	15,166 96

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1918.....	\$	45,718.51
Amount of cash income.....		26,771 04
Total.....	\$	72,489 55
Amount of expenditure.....		15,166 96
Balance, net ledger assets at December 31, 1919.....	\$	57,322 59

SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	CLASS OF BUSINESS.					
	Fire.					
	In Canada.		In other Countries.		Totals in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1918.....	332,350	7,038 10			332,350	7,038 10
Taken in 1919—New.....	785,603	15,685 04	2,000 00	45 00	787,603	15,730 04
Renewed.....						
Totals.....	1,117,953	22,723 14	2,000 00	45 00	1,119,953	22,768 14
Less ceased.....	45,500	198 30			45,500	198 30
Gross in force at end of 1919.....	1,072,453	22,525 84	2,000 00	45 00	1,074,453	22,569 84
Less reinsured.....	9,000	296 55			9,000	296 55
Net in force at 1919.....	1,063,453	22,228 29	2,000 00	45 00	1,065,453	22,273 29

SESSIONAL PAPER No. 8

THE MUTUAL FIRE—*Concluded.*

SCHEDULE B.

Bonds and debentures owned, viz.:—

<i>Governments—</i>	Par value.	Book value.	Market value.
*Dom. of Can., War Loan, 1931, 5 p.c.....	\$ 3,000 00	\$ 3,000 00	\$ 2,970 00
*Dom. of Can. War Loan, 1937, 5 p.c.....	3,000 00	2,916 63	2,916 63
*Dom. of Can. War Loan, 1922, 5½ p.c.....	4,000 00	4,000 00	4,000 00
*Dom. of Can. Victory Loan, 1923, 5½ p.c.....	5,000 00	5,000 00	5,000 00
Dom. of Can. Victory Loan, 1934, 5½ p.c.....	3,000 00	3,000 00	3,000 00
*Prov. of Nova Scotia, 1928, 6 p.c.....	2,000 00	1,993 29	2,000 00
Anglo-French, 1920, 5 p.c.....	2,000 00	1,855 85	1,880 00
*Newfoundland, 1928, 6½ p.c.....	1,000 00	1,000 00	1,000 00
<i>City—</i>			
*Sydney, 1942, 4½ p.c.....	1,000 00	912 45	870 00
<i>Towns—</i>			
*Lawrencetown, 1942, 4½ p.c.....	1,000 00	875 00	870 00
*Lunenburg, 1920, 4½ p.c.....	1,000 00	944 40	990 00
<i>Miscellaneous—</i>			
Brandram, Henderson, Limited, 1936, 6 p.c.....	500 00	450 00	480 00
Maritime Telephone and Telegraph Co.,...			
1941, 6 p.c.....	1,000 00	1,140 00	1,010 00
Nova Scotia Steel Co., 1959, 5 p.c.....	1,000 00	975 00	890 00
Total par, book and market values....	\$ 28,500 00	\$ 28,062 62	\$ 27,876 63

SCHEDULE C.

Stocks owned, viz.:—	Par value.	Book value.	Market value.
Canada S. Ship Co., 40 shares.....	\$ 4,000 00	\$ 3,789 68	\$ 3,400 00
Cape Breton Electric Co., 7 shares.....	700 00	686 00	441 00
Maritime Teleg. and Telephone Co., Ltd., 100 shares, 7 p.c. Pref.....	1,000 00	1,000 00	970 00
Maritime Teleg. and Telephone Co., Ltd., 250 shares, 6 p.c. Pref.....	2,590 00	2,290 00	2,331 00
Maritime Teleg. and Telephone Co., Ltd., 30 shares Common.....	300 00	.....	195 00
Trinidad Electric Co., 300 shares.....	1,440 00	1,022 40	648 00
Toronto Rail Co., 17 shares.....	1,700 00	1,721 75	765 00
Wentzells, Limited, 40 shares.....	4,000 00	3,985 00	4,000 00
Total par, book and market values.....	\$ 15,730 00	\$ 14,494 83	\$ 12,750 00

*On deposit with Receiver General.

10 GEORGE V, A. 1920

THE NATIONAL BENEFIT ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

Chairman, R. W. GRANVILLE-SMITH—Secretary, S. F. GANDELL—Chief Agent in Canada,
J. T. SUMMERFIELD—Head Office in Canada, Vancouver, B.C.

(Incorporated 1890. Dominion license issued Nov. 5, 1918.)

CAPITAL.

Amount of joint stock capital authorized	\$ 1,250,000
Amount subscribed for	586,750
Amount paid up in cash	<u>300,000</u>

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (<i>For details, see Schedule B</i>)	\$ 105,160 97
--	---------------

Other Assets in Canada.

Cash in Bank of Ottawa, Vancouver, B.C.	206 33
Interest accrued	880 15
Agents' balances and premiums uncollected	766 86
Office furniture and plans	593 43
Total assets in Canada	<u>\$ 107,607 74</u>

LIABILITIES IN CANADA.

Reserve of unearned premiums, \$9,623; carried out at 80 per cent	\$ 7,698 40
Taxes, due and accrued	250 00
Total liabilities in Canada	<u>\$ 7,948 40</u>

INCOME IN CANADA.

Gross cash received for premiums	\$ 21,376 35
Deduct return premiums	3,380 97
Net cash received for premiums	\$ 17,995 38
Interest on investments	5,703 07
Total income in Canada	<u>\$ 23,698 45</u>

EXPENDITURE IN CANADA.

Paid for claims occurring in previous years	\$ 4,473 60
Less savings and salvage	900 00
Net paid for said claims	<u>\$ 3,573 60</u>
Paid for claims occurring during the year	\$ 7,139 13
Less savings and salvage	1,052 66
Net paid for said claims	<u>\$ 6,086 47</u>
Total net amount paid for claims	\$ 9,660 07
Commission or brokerage	2,297 37
Paid for travelling expenses of agents	38 60
Miscellaneous expenditure, viz.: Advertising, \$33.72; postage, etc. \$51.40; printing and stationery, \$74.12; maps and plans, \$635.87; interest and exchange, \$114.94; underwriters' boards, tariff associations, etc., \$88.89; sundry expenses, \$439.17, adjusting expenses, \$29.97	1,468 08
Total expenditure in Canada	<u>\$ 15,574 12</u>

SESSIONAL PAPER No. 8

THE NATIONAL BENEFIT—*Concluded.*

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums
Gross policies in force at end of 1918	\$ 407,300	\$ 4,666 90
Taken during 1919, new and renewed	1,248,723	20,847 42
Total	\$ 1,656,023	\$ 25,514 32
Deduct terminated	685,800	8,373 35
Gross and net in force at end of 1919	\$ 970,223	\$ 17,140 97

SCHEDULE B.

Bonds and debentures on deposit with Receiver General:—		
<i>Governments—</i>	Par value.	Market value.
British War Loan Stock, 1929 47, 5 p.c.	\$ 64,834 71	\$ 61,592 97
Prov. of Alberta, 1923, 4½ p.c.	5,500 00	5,280 00
<i>Cities—</i>		
New Westminster, 1943, 5 p.c.	15,000 00	13,050 00
North Battleford, 1953, 5½ p.c.	2,433 33	2,165 67
Regina Consolidated Stock, 1943 63, 5 p.c.	9,733 33	8,760 00
<i>Town—</i>		
St. Stephen, 1946, 4 p.c.	15,000 00	10,200 00
<i>District—</i>		
North Vancouver, 1962, 5 p.c.	2,433 33	2,044 00
South Vancouver, 1962, 5 p.c.	2,433 33	2,068 33
Total on deposit with Receiver General.	\$ 117,368 03	\$ 105,160 97

(For General Business Statement, see Appendix.)

10 GEORGE V, A. 1920

NATIONAL-BEN FRANKLIN FIRE INSURANCE COMPANY OF PITTSBURG, PA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, H. M. SCHMITT—Secretary, THOS. A. HATHAWAY—Principal Office, Pittsburgh, Pa.
 Chief Agent in Canada, R. F. MASSIE—Head Office in Canada, Toronto.

(Incorporated December 28, 1910. Dominion license issued May 23, 1914.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash.....\$ 1,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule B*).....\$ 194,835 40

Other Assets in Canada.

Cash in Bank of Toronto, Toronto..... 47,661 73
 Interest accrued..... 3,902 14

Agents' balances and premiums uncollected, viz.:—

Fire.....\$ 24,844 81
 Automobile, including Fire Risk (on business prior to Oct. 1st, 1919)..... 71 09

Total..... 24,915 90

Total assets in Canada.....\$ 271,315 17

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted.....\$ 4,542 35

Net amount of automobile (including fire risk) claims, resisted, in suit;
 (\$1,450 accrued in previous years)..... 1,680 00

Total net amount of unsettled claims...\$ 6,222 35

Reserve of unearned premiums, Fire, \$109,780.32; Automobile (including Fire Risk),
 \$92.07; total, \$109,872.39; carried out at 80 per cent thereof..... 87,897 92

Taxes due and accrued..... 5,000 00

Adjustment expenses..... 130 59

Total liabilities in Canada.....\$ 99,250 86

SESSIONAL PAPER No. 8

NATIONAL BEN FRANKLIN—Continued.

INCOME IN CANADA.

Premiums.	Class of Business.	
	Fire.	Automobile (including Fire Risk.)
	\$ cts.	\$ cts.
Gross cash received.....	171,933 58	1,481 01
Less reinsurance.....	2,798 63	
Less return premiums.....	18,032 77	965 11
Total deduction.....	20,831 40	
Net cash received.....	151,102 18	515 90
Net cash received for premiums for all classes of business.....	\$ 151,618 08	
Cash received for interest on investments.....	9,321 02	
Total income in Canada	\$ 160,939 10	

EXPENDITURE IN CANADA.

Claims.	Class of Business.	
	Fire.	Automobile (including Fire Risk).
	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years	4,586 18	5,874 48
Less savings and salvage.....	307 40	801 54
Net payment for said claims.....	4,278 78	5,072 94
Paid for claims occurring during the year.....	42,231 18	3,372 04
Less savings and salvage.....	23 84	399 40
Less reinsurance.....	2,119 69	
Total deduction.....	2,143 53	
Net payment for said claims.....	40,087 65	2,972 64
Total net payment for claims.....	44,366 43	8,045 58
Total net payments for claims for all classes of business.....	\$ 52,412 01	
Commission and brokerage, Fire, \$31,441.12; Other—\$91.83.....	31,349 29	
Taxes: Fire.....	5,619 96	
Paid for salaries, Fire, \$7,185.42; travelling expenses, Fire, \$628.02.....	7,813 44	
†Miscellaneous expenditure, viz.:—Adjusting expenses, \$2,931.74; postage, telegrams, telephones and express, \$825.72; printing and stationery, \$762.83; legal expenses, \$10; rents, \$761.02; miscellaneous expenses, \$1,159.13.....	6,450 44	
Total expenditure in Canada	\$ 103,645 14	

†(4,781.19 belongs to Fire business.)

10 GEORGE V, A. 1920

NATIONAL BEN FRANKLIN—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Automobile (including Fire Risk).	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts	\$	\$ cts.
Gross in force at end of 1918.....	16,605,234	186,101 79	660,150	16,827 90
Taken in 1919, new and renewed	13,285,789	158,210 01	24,600	660 29
Totals.....	29,891,023	344,311 80	684,750	17,488 19
Less ceased.....	11,365,726	132,227 69	676,900	17,304 04
Gross in force at end of 1919	18,525,297	212,084 11	7,850	184 15
Less reinsured.....	460,289	5,337 21		
Net in force at end of 1919.....	18,065,008	206,746 90	7,850	184 15

SCHEDULE B.

	Par value.	Market value.
Bonds and debentures on deposit with Receiver General:—		
Dominion of Canada War Loan, 1922, 5½ p.c.....	\$ 5,000 00	\$ 5,000 00
Dominion of Canada Victory Loan, 1924, 5½ p.c.....	15,000 00	15,000 00
British Columbia, 1939, 5 p.c.....	25,000 00	23,495 00
<i>Cities—</i>		
Calgary, 1925, 4½ p.c.....	15,000 00	13,800 00
Edmonton, 1924, 4½ p.c.....	10,000 00	9,200 00
Fort William, 1928, 5 p.c.....	10,000 00	9,500 00
Fort William, 1936, 4½ p.c.....	10,000 00	8,800 00
Hamilton, 1934, 4½ p.c.....	10,000 00	9,400 00
Medicine Hat, 1943, 5 p.c.....	10,000 00	8,700 00
Portage la Prairie, 1945, 5 p.c.....	5,000 00	4,400 00
Saskatoon, 1943, 5 p.c.....	10,000 00	8,900 00
St. Boniface, 1943, 5 p.c.....	10,000 00	9,200 00
Vancouver, 1923, 4½ p.c.....	20,000 00	18,800 00
Victoria, 1924, 4½ p.c.....	5,000 00	4,700 00
Victoria, 1936, 4 p.c.....	10,220 00	8,380 40
Woodstock, 1920, 4 p.c.....	11,000 00	10,560 00
<i>Schools—</i>		
Belleville, P., 1943, 5 p.c.....	10,000 00	9,800 00
Saskatoon, P., 1953, 5 p.c.....	10,000 00	8,700 00
<i>Municipality—</i>		
Delta, B.C., 1960, 5 p.c.....	10,000 00	8,500 00
Total on deposit with Receiver General.....	\$ 211,220 00	\$ 194,835 40

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, H. A. SMITH—Secretary, S. T. MAXWELL—Principal Office, Hartford, Conn.—Chief
Agent in Canada, C. C. HALL—Head Office in Canada, Toronto, Ont.

(Incorporated May, 1869. Dominion license issued August 3, 1903.)

CAPITAL.

Amount of joint stock capital authorized	\$ 5,000,000 00
Amount subscribed and paid in cash	2,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debts, on deposit with the Receiver General (<i>For details, see Schedule B.</i>).....	\$ 596,000 00
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Other Assets in Canada.

Cash in banks, viz.:—		
Bank of Montreal, Amherst, N.S.....	\$ 122 32	
Bank of Montreal, Toronto.....	417,566 59	
Bank of Montreal, Winnipeg.....	15,506 19	
Total cash in banks		433,195 10
Interest accrued		8,916 68
Agents' balances and premiums uncollected:—		
Fire, \$110,907.12; Tornado, \$249.61.....		111,156 73
Total assets in Canada		\$ 1,149,268 51

LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid.....	\$ 1,700 58
“ “ unadjusted	7,896 83
Total net amount of unsettled fire claims (\$1 accrued prior to 1919)	\$ 9,597 41
Reserve of unearned premiums: fire, \$402,080 65; tornado, \$880.81; total, \$402,961.46; carried out at 80 per cent.....	322,369 17
Expenses and taxes, due and accrued.....	98,629 04
Total liabilities in Canada.....	\$ 430,595 62

INCOME IN CANADA.

	Class of Business.	
	Fire.	Tornado.
Gross cash received for premiums	\$ cts. 780,208 88	\$ cts. 777 68
Deduct reinsurances.....	45,763 37	
“ return premiums.....	122,052 55	252 59
Total deduction.....	167,815 92	
Net cash received for said premiums	612,392 96	525 09
Total net cash received for all premiums.....		\$ 612,918 05
Received for interest on investments.....		35,685 05
Total income in Canada.....		\$ 648,603 10

10 GEORGE V, A. 1920

NATIONAL FIRE—Continued.
EXPENDITURE IN CANADA.

	Class of Business,	
	Fire.	Tornado.
	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years	31,567 21	
Deduct reinsurances.....	2,083 29	
Net amount paid for said claims	29,483 92	
Amount paid for claims occurring during the year.....	201,075 88	40 00
Deduct savings and salvage, \$1,605.83; reinsurances, \$15,085.05	16,690 88	
Net amount paid for said claims	184,385 00	
Total net amount paid for said claims.....	213,868 92	40 00
Total net amount paid for all claims.....		\$ 213,908 92
Paid or allowed for commission or brokerage and commission on profits, Fire, \$116,264.65;		
Other, \$128.22		116,392 87
*Paid for salaries of general and special agents, \$48,624.09; travelling expenses of agents,		
\$4,023.92.....		52,648 01
Paid for taxes, Fire.....		19,287 89
Miscellaneous expenditure, Fire, viz.: Stationery and printing, \$1,758.30; advertising, \$43.18;		
postage, telegrams, telephones and express, \$3,214.59; maps and plans, \$1,504.56; furniture		
and fixtures, \$160.85; adjustment expenses, \$5,751.02; rents, \$885.95; legal expenses, \$110;		
inspectors and surveys, \$558.55; licenses and fees, \$1,913.26; underwriters' boards,		
tariff associations, etc., \$6,329.34; mercantile reports, \$25; sundries, \$1,139.15.....		23,393 75
Total expenditure in Canada.....		\$ 425,631 44

*(52,611.28 belongs to Fire business.)

RISKS AND PREMIUMS IN CANADA.

<i>Fire Risks.</i>	Amount.	Premiums.
Gross policies in force at end of 1918	\$ 68,405,319	\$ 830,182 66
Taken during 1919, new and renewed	71,689,188	798,810 88
Total.....	\$140,094,507	\$1,628,993 54
Deduct terminated	68,746,569	749,774 84
Gross in force at end of 1919	\$ 71,347,938	\$ 879,218 70
Deduct reinsured	6,349,605	81,312 56
Net in force at December 31, 1919.....	\$ 64,998,333	\$ 797,906 14

Tornado Risks.

Gross policies in force at end of 1918	\$ 536,953	\$ 2,287 42
Taken during 1919, new and renewed	217,250	765 50
Total.....	\$ 754,203	\$ 3,052 92
Deduct terminated	357,400	1,314 71
Gross and net in force at December 31, 1919	\$ 396,803	\$ 1,738 21

SESSIONAL PAPER No. 8

NATIONAL FIRE—Continued.

SCHEDULE B.

Bonds and debts, on deposit with the Receiver General, viz:—

		Par value.	Market value.
<i>Government—</i>			
Dominion of Canada	Victory Loan, 1937, 5½ p.c.	\$ 100,000 00	\$ 100,000 00
"	War Loan 1931, 5 p.c.	25,000 00	24,750 00
<i>Cities—</i>			
Fort William, 1932 and 1912, 5 p.c.		50,000 00	46,750 00
Fort William, 1933, 5 p.c.		100,000 00	94,000 00
Hamilton, 1927, 4 p.c.		50,000 00	46,000 00
London, 1944, 5 p.c.		100,000 00	99,000 00
Moose Jaw, 1933, 5 p.c.		50,000 00	46,000 00
Quebec, 1927, 5 p.c.		5,000 00	5,000 00
St. Hyacinthe, 1953, 5 p.c.		50,000 00	44,500 00
<i>School—</i>			
Maisonneuve, 1950, 4½ p.c.		50,000 00	50,000 00
<i>Miscellaneous—</i>			
Huron and Erie Mort. Corp., 1921, 5 p.c.		50,000 00	50,000 00
Total on deposit with Receiver General..		<u>\$ 630 000 00</u>	<u>\$ 596,000 00</u>

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919

INCOME.

Net cash received for premiums	\$15,147,347 05
Interest and dividends	775,034 76
Rents	40,500 57
Agents' balances previously charged off	1,256 23
Gross profit on sale or maturity of bonds and stocks.	5,948 30
Total income..	<u>\$15,970,086 91</u>

DISBURSEMENTS.

Net amount paid for claims	\$ 5,663,904 31
Expenses of adjustment and settlement of claims	210,532 29
Interest or dividends to stockholders	400,000 00
Commissions or brokerage including agents' allowances	2,675,216 13
Decrease in liabilities during the year on account of reinsurance treaties	20,947 25
Field supervisory expenses	468,749 48
Salaries, fees and all other charges of officers, directors, trustees and home office employees	1,167,310 16
Rents	85,934 96
Inspections and surveys including underwriters' boards and tariff associations	281,163 67
Federal taxes	275,437 18
State taxes on premiums, Insurance Department licenses and fees	576,532 71
All other taxes	476 89
Real estate taxes, \$12,946 62; other expenses, \$8,291 65	21,238 27
Agents' balances charged off	109 09
Gross loss on sale or maturity of bonds and stocks	85,224 53
All other disbursements	234,766 40
Total disbursements..	<u>\$12,167,672 78</u>

LEDGER ASSETS.

Book value of real estate	\$ 599,316 78
Mortgage loans on real estate, first liens	1,199,650 00
Book value of bonds and stocks	17,049,196 37
Cash on hand, in trust companies and banks	3,057,714 26
Agents' balances and bills receivable	2,982,928 27
Other assets	1,777 63
Total ledger assets.....	<u>\$25,190,580 31</u>

10 GEORGE V, A. 1920

NATIONAL FIRE—*Concluded.*

NON-LEDGER ASSETS.

Interest due and accrued	354,533 53
Market value of real estate over book value.....	24,383 22
Other non-ledger assets.....	18,397 24
Gross assets.....	<u>\$25,587,894 30</u>
Deduct assets not admitted.....	<u>863,930 70</u>
Total admitted assets.....	<u><u>\$24,723,963 60</u></u>

LIABILITIES.

Net amount of unpaid claims.....	\$ 1,720,245 48
Total unearned premiums.....	13,440,443 33
Federal, State and other taxes due or accrued (estimated).....	900,000 00
Special reserve fund.....	500,000 00
Salaries, rents, expenses, bills, accounts, fees, etc., due and accrued.....	40,000 00
Contingent commissions, etc., due or accrued.....	60,000 00
Funds held under reinsurance treaties.....	5,696 56
Total liabilities, not including capital stock.....	<u>\$16,666,385 37</u>
Capital stock paid in cash.....	2,000,000 00
Surplus over all liabilities, including capital stock.....	<u>6,057,578 23</u>
Total liabilities.....	<u><u>\$24,723,963 60</u></u>

RISKS AND PREMIUMS.

Amount of policies written or renewed during the year.....	\$ 2,374,676,172 00
Premiums thereon.....	23,424,803 31
Amount of policies terminated during the year.....	2,076,530,858 00
Premiums thereon.....	20,942,973 75
Net amount in force at December 31, 1919.....	2,319,510,924 00
Premiums thereon.....	<u><u>23,895,402 66</u></u>

SESSIONAL PAPER No. 8

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, E. E. COLE—Secretary, WM. G. ARMSTRONG—Principal Office, Pittsburgh, Pa.,
U.S.A.—Chief Agent in Canada, JOS. G. DAVIS—Head Office in Canada, Toronto.

(Incorporated Feb. 14, 1901. Dominion License issued Aug. 10, 1911.)

CAPITAL.

Amount of joint capital authorized, subscribed and paid in cash..... \$ 1,000,000 00

ASSETS IN CANADA.

Held solely for the protection of the Canadian Policyholders.

Market value of bonds and debts, on deposit with Receiver General (For details, see Schedule B).....\$ 201,510 26

Other Assets in Canada.

Cash in Standard Bank of Canada, Toronto 50,790 02
Interest accrued..... 3,442 90
Agents' balances and premiums uncollected, Fire (\$86.05 on business prior to Oct. 1, 1919)... 39,822 27
Total assets in Canada..... \$ 295,565 45

LIABILITIES IN CANADA.

Total net amount of fire claims, unadjusted..... \$ 16,309 59
Reserve of unearned premiums, Fire, \$130,577 15; Tornado, \$800 11; total, \$131,377 26,
carried out at 80 per cent..... 105,101 81
Taxes due or accrued..... 25,000 00
Total liabilities in Canada..... \$ 146,411 40

INCOME IN CANADA.

Premiums.	Class of Business.	
	Fire.	Tornado.
	\$ cts.	\$ cts.
Gross cash received.....	235,638 29	565 72
Less reinsurance.....	5,338 76	
Less return premiums.....	39,221 78	17 00
Total deduction.....	44,560 54	
Net cash received.....	191,077 75	548 72
Net cash received for all classes of business.....	\$ 191,626 47	
Cash received for interest on investments.....	10,723 94	
Total income in Canada.....	\$ 202,350 41	

10 GEORGE V, A. 1920

NATIONAL UNION FIRE—Continued.

EXPENDITURE IN CANADA.

Premiums.	Class of Business.	
	Fire.	Tornado.
	\$ cts.	\$ cts.
Paid for claims occurring in previous years	11,566 00	
Less savings and salvage	805 62	
Net payments for said claims	10,670 38	
Paid for claims occurring during the year	71,123 94	700 00
Less savings and salvage	862 89	
Net payment for said claims	70,261 05	
Net payment for claims	80,931 43	700 00
Total net payments for claims for all classes of business	\$	\$1,631 43
Commission and brokerage, Fire, \$41,148; Other, \$137 18		41,285 18
Commission on profits, Fire		1,120 19
Taxes, Fire, \$6,654 46; Other, \$21 92		6,676 38
*Salaries, fees and travelling expenses; Salaries, general and special agents, \$1,800; travelling expenses of agents, \$1,488.68		3,288 68
†Miscellaneous expenditure, viz.: Advertising, \$9 82; maps and plans, \$807 46; postage, telegrams, telephones and express, \$1,261 68; rents, \$560; underwriters' boards, associations, etc., \$2,292 94; adjusting loss expense, \$1,915 42; exchange, \$115 65		6,962 97
Total expenditure in Canada	\$	140,964 83

*(\$3,190 04 belongs to Fire business.) †(\$6,674 08 belongs to Fire business.)

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire		Tornado.	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1918	21,348,548	242,363 57	632,740	3,149 83
Taken in 1919, new and renewed	28,024,385	262,280 46	126,260	565 72
Totals	49,372,933	504,644 03	758,960	3,715 55
Less ceased	27,511,761	243,598 72	483,400	2,390 25
Gross in force at end of 1919	21,861,172	261,045 31	275,560	1,325 30
Less reinsured	524,562	7,416 92		
Net in force at end of 1919	21,331,610	253,598 39	275,560	1,325 30

SESSIONAL PAPER No. 8

NATIONAL UNION FIRE—Continued.

SCHEDULE B.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
<i>Cities—</i>		
Brantford, 1942, 4½ p.c.	\$ 15,000 00	13,650 00
Calgary, 1933, 5 p.c.	15,000 00	13,950 00
Edmonton, 1953, 5 p.c.	10,220 00	8,993 60
Guelph, 1940, 4 p.c.	6,000 00	5,040 00
Guelph, 1932, 4½ p.c.	1,000 00	930 00
Guelph, 1942, 4½ p.c.	8,000 00	7,280 00
Hamilton, 1934, 4½ p.c.	15,000 00	14,100 00
Medicine Hat, 1942, 5 p.c.	10,000 00	8,800 00
Montreal (St. Henri), 1937, 4 p.c.	7,000 00	6,020 00
Regina, 1939, 4½ p.c.	10,000 00	8,600 00
Regina, 1928, 5 p.c.	15,000 00	14,250 00
St. Boniface, 1932, 5 p.c.	15,000 00	14,100 00
Toronto, 1920, 4 p.c.	24,333 33	23,846 66
Vancouver, 1923, 4½ p.c.	10,000 00	9,400 00
Victoria, 1924, 4½ p.c.	25,000 00	23,500 00
Winnipeg, 1923, 4 p.c.	10,000 00	9,400 00
<i>Schools—</i>		
Calgary, P., 1935, 4½ p.c.	10,000 00	8,600 00
Montreal, P., 1939, 4 p.c.	13,000 00	11,050 00
Total on deposit with Receiver General.	\$ 219,553 33	\$ 201,510 26

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

INCOME.

Net cash received for premiums	\$ 4,159,820 17
Interest and dividends	220,365 40
Rents	189 00
Agents' balances previously charged off	53 89
Borrowed money	300,000 00
Gross profit on sale of bonds and stocks	1,030 07
Total income.	\$ 4,681,458 53

DISBURSEMENTS.

Net amount paid for claims.	\$ 1,525,145 27
Expenses of adjustment and settlement of claims	44,457 96
Paid stockholders for interest or dividends	100,000 00
Commission or brokerage	951,153 75
Field supervisory expenses	141,719 95
Salaries, fees and all other charges of officers, directors, trustees and home office employees	206,257 06
Rents	13,478 18
Inspections and surveys, including underwriters' boards and tariff associations	77,215 89
Federal taxes	84,342 54
State taxes and premiums, Insurance department licenses and fees	147,005 68
Agents' balances charged off	3,259 05
Gross loss on sale or maturity of bonds	2 17
Borrowed money repaid	300,000 00
Interest on borrowed money	2,139 60
All other disbursements	86,217 01
Total disbursements	\$ 3,682,364 92

LEDGER ASSETS.

Book value of real estate	\$ 1,672 14
Mortgage loans on real estate, first liens	258,750 00
Book value of bonds and stocks	4,805,883 46
Cash on hand, in trust companies and in banks	543,115 81
Agents' balances and bills receivable	855,559 75
Recoverable from other companies for reinsurance on paid losses	19,456 76
Total ledger assets	\$ 6,454,437 92

10 GEORGE V, A. 1920

NATIONAL UNION FIRE—*Concluded.*

NON-LEDGER ASSETS.

Interest accrued.....	\$ 64,460 31
Gross assets.....	\$ 6,518,898 23
Deduct assets not admitted.....	342,741 90
Total admitted assets.....	<u>\$ 6,176,156 33</u>

LIABILITIES.

Net amount of unpaid claims.....	\$ 399,131 96
Unearned premiums.....	3,622,274 71
Salaries, rents, expenses, bills, accounts, etc., due and accrued.....	5,000 00
Federal, State and other taxes due or accrued (estimated).....	170,000 00
Contingent commissions or other charges due or accrued.....	10,000 00
Special reserve for contingencies.....	15,000 00
Total amount of all liabilities (except capital stock).....	\$ 4,221,406 67
Capital actually paid up in cash.....	1,000,000 00
Surplus over all liabilities and capital.....	954,749 66
Total liabilities.....	<u>\$ 6,176,156 33</u>

RISKS AND PREMIUMS.

FIRE RISKS.

Amount of policies written or renewed during the year.....	\$ 666,834,278 00
Premiums thereon.....	7,011,124 32
Amount terminated during the year.....	573,247,701 00
Premiums thereon.....	5,970,988 55
Net amount in force at December 31, 1919.....	627,500,454 00
Premiums thereon.....	<u>6,681,323 03</u>

SESSIONAL PAPER No. 8

LA NATIONALE COMPAGNIE ANONYME D'ASSURANCES CONTRE L'INCENDIE
ET LES EXPLOSIONS.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, LE BARON DAVILLIER—Manager, M. F. MULSANT—Principal Office, Paris, France—
Chief Agent in Canada, J. E. CLEMENT—Head Office in Canada, Montreal.

(Established 1820. Dominion license issued February 13, 1914).

Amount of joint stock capital authorized and subscribed	\$ 2,000,000 00
Amount paid in cash.....	500,000 00

CAPITAL.

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Dom. of Can. War Loan, 1922, 5½ p.c.....	\$ 25,000 00	\$ 25,000 00
Dom. of Can. War Loan, 1927, 5½ p.c.....	10,000 00	10,000 00
Dom. of Can. Victory Loan, 1933, 5½ p.c.....	50,000 00	50,000 00
Dom. of Can. War Loan, 1937, 5½ p.c.....	50,000 00	50,000 00
Dom. of Can. bonds, 1935, 5 p.c.....	25,000 00	25,000 00
609,999.78 Francs (French Rentes) 3 per cent.....	117,730 00	69,460 70
750,000.02 Francs (French Rentes) 4 per cent.....	144,750 00	95,345 43
City of Montreal, 1922, 6 p.c.....	10,000 00	10,002 50
City of Toronto, 1945, 3½ p.c.....	24,333 33	18,980 00
Total on deposit with Receiver General	\$456,813 33	\$ 353,788 63

Carried out at market value.....	\$ 353,788 63
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Other Assets in Canada.

Cash in bank of Montreal	67,286 27
Contribution recoverable Grain Insurance Association.....	1,000 00
Interest accrued.....	1,418 73
Agents' balances and premiums uncollected (\$3,715.52 on business prior to Oct. 1, 1919)....	64,005 55
Total assets in Canada.....	\$ 487,499 18

LIABILITIES IN CANADA.

Total net amount of claims, unadjusted (\$4,200 accrued in 1918).....	\$ 18,379 09
Reserve of unearned premiums, \$360,036 28; carried out at 80 per cent.....	288,029 02
Taxes due and accrued.....	55,915 87
Auditors' fees and other expenses	459 00
Reinsurance premiums.....	695 91
Total liabilities in Canada.....	\$ 363,469 89

INCOME IN CANADA.

Gross cash received for premiums	\$ 576,012 57
Deduct reinsurances, \$4,426.57; return premiums, \$68,118.84	72,545 41
Net cash received for premiums.....	\$ 503,467 16
Interest on investments.....	7,650 21
Total income in Canada	\$ 511,117 37

10 GEORGE V, A. 1920

LA NATIONALE—*Concluded.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years.....	\$ 23,847 38	
Deduct reinsurances	1,302 26	
Net amount paid for said claims	\$ 22,545 12	
Amount paid for claims occurring during the year	\$ 20,200 66	
Deduct savings and salvage, \$3,235.74; reinsurances, \$1,511 75	4,747 49	
Net amount paid for said claims.....	\$ 15,453 17	
Total net amount paid for claims....	\$ 217,998 29	
Commission or brokerage.....	72,984 78	
Commission on profits	340 77	
Salaries, head office officials, \$25,922 05; auditors' fees, \$300; travelling expenses, officials, \$2,630.86	28,852 91	
Taxes, fire,	12,023 91	
Miscellaneous expenditure, viz.: Advertising, \$1,700 14; furniture and fixtures, \$93 29; postage, telegrams, telephones and express, \$1,521 38; printing and stationery, \$3,103.36; rents, \$1,625 97; underwriters' boards, tariff associations, etc., \$846 51; agents' charges, and supplies, \$965 79; inspections and surveys, \$422.46; tabulating system, \$960 31; fire departments, \$1,103 80; sundry expenses, \$1,605 02	13,954 03	
Total expenditure in Canada	\$ 346,154 69	

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement	\$42,642,322	\$ 500,734 98
Policies taken during the year—new	58,634,012	607,913 81
Total	\$101,276,334	\$1 108,648 79
Deduct terminated	41,794,659	429,384 54
Gross in force at end of year	\$ 59,481,675	\$ 679,264 25
Deduct reinsured	582,182	7,121 72
Gross and net in force at December 31, 1919	\$ 58,899,493	\$ 672,142 53

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

THE NEWARK FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, C. F. FRIZZELL—Secretary, T. L. FARQUHAR—Principal Office, Newark, N.J.—Chief Agent in Canada, WM. MACKAY—Head Office in Canada, Montreal, Que.

(Incorporated 1811. Dominion license issued March 6, 1918.)

Amount of joint capital authorized	\$ 1,600,000 00
Amount of joint capital subscribed and paid for in cash	500,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds on deposit with Receiver General, viz.:—

	Par value	Market value.
United States (2) Liberty Loan, 1927-1942, 4½ p.c.	\$ 20,000 00	\$ 20,000 00
Dom. of Can. War Loan, 1937, 5½ p.c.	40,000 00	40,000 00
Total on deposit with Receiver General.	\$ 60,000 00	\$ 60,000 00
Carried out at market value		\$ 60,000 00

Other Assets in Canada.

Cash at chief agency in Canada		311 50
Cash in banks, viz.:—		
Royal Bank of Canada, Montreal	\$ 11,455 94	
" " Toronto	3,959 27	
" " Winnipeg	3,934 73	
" " Calgary	2,864 47	
" " Vancouver	1,841 08	
" " Halifax	1,606 72	
Total cash in banks		25,712 21
Losses recoverable (reinsurance), fire		1,887 18
Interest accrued		283 58
Agents' balances and premiums uncollected:—		
Fire (\$130.67 on business prior to Oct. 1, 1919)	\$ 15,870 21	
Automobile (including Fire Risk)	353 08	
Automobile (excluding Fire Risk)	26 25	
Total		16,253 54
Total assets in Canada		\$ 104,454 01

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted	\$ 5,185 00
Reserve of unearned premiums, viz.:—	
Fire	\$ 33,008 10
Automobile (including Fire Risk)	353 74
Automobile (excluding Fire Risk)	87 50
Total \$33,449 34 carried out at 80 per cent thereof	26,759 47
Taxes due and accrued	1,270 34
Reinsurance premiums (fire)	4,402 05
Commission on profits unpaid	2,279 61
Total liabilities in Canada	\$ 39,896 47

10 GEORGE V, A. 1920

THE NEWARK FIRE—Continued.

INCOME IN CANADA.

	Fire.	Automobile (including Fire Risk).	Automobile (excluding Fire Risk.)	
	\$ cts.	\$ cts.	\$ cts.	
Gross cash received for premiums	84,902 01	457 60	183 75	
Less reinsurances	23,930 66			
Less return premiums	12,869 10	99 52	30 23	
Total deduction.....	36,799 76			
Net cash received for premiums	48,102 25	358 08	153 52	
Total net cash received for premiums.....				\$ 48,613 85
Received for interest.....				2,200 00
Total income in Canada.....				\$ 50,813 85

EXPENDITURE IN CANADA.

	Fire.	Automobile (including Fire Risk).	
	\$ cts.	\$ cts.	
Amount paid for claims occurring during the year.....	25,728 74	437 15	
Deduct reinsurances.....	18,311 19		
Net amount paid for said claims	7,417 55	437 15	
Total net amount paid for all claims.....			\$ 7,854 70
Commission or brokerage, fire, \$8,565 13; other, \$192 19.....			8,757 32
Commission on profits fire, \$760.37; other, \$9.83			770 20
Taxes, fire \$1,528 80; other, \$248 65.....			1,777 45
*Paid or salaries, \$2,716 04; auditors' fees, \$5.07; travelling expenses of chief agency, \$49 94.....			2,771 05
†Miscellaneous expenditure, viz.:—Maps and plans, \$185.56; advertising, \$1,165.23; underwriters' association and tariff charges, \$312 42; stationery and printing, \$3,577.39; furniture and fixtures, \$35 95; miscellaneous expenses, \$157.55; inspections and surveys, \$486 77; legal fees, \$52.08; rents, \$429.46; total, \$6,402.41 less postage, etc., \$491.42.....			5,910 99
Total expenditure in Canada			\$ 27,841 71

* (\$2,722 26 belongs to Fire business.)

† (\$5,762 60 belongs to Fire business.)

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Fire.		Automobile (including Fire Risk).		Automobile (excluding Fire Risk).	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1918	1,172,185	19,392 68				
Taken in 1919, New and Renewed.	8,628,390	98,103 54	48,652	814 68	24,000	210 00
Totals.....	9,800,575	117,496 22				
Less ceased	2,551,266	30,958 07	6,900	107 20	4,000	35 00
Gross in force at end of 1919	7,249,309	86,538 15	41,752	707 48	20,000	175 00
Less reinsured	2,535,013	27,573 81				
Net in force at end of 1919	4,714,296	58,964 34	41,752	707 48	20,000	175 00

SESSIONAL PAPER No. 8

THE NEWARK FIRE—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

INCOME.

Net cash received for premiums.....	\$ 2,265,573 93
Interest and dividends.....	105,384 27
Rents.....	17,800 00
Agents' balances previously charged off.....	234 62
Gross increase by adjustment in book value of bonds and stocks.....	4,147 17
Total income.....	<u>\$ 2,393,139 99</u>

DISBURSEMENTS.

Net amount paid for claims.....	\$ 865,908 76
Expenses of adjustment and settlement of claims.....	27,643 78
Interest or dividends to stockholders.....	8,587 87
Commission or brokerage.....	504,642 26
Field supervisory expenses.....	34,938 60
Salaries, fees and all other charges of officers, directors, trustees, etc.....	121,059 23
Rents.....	18,629 46
Inspections and surveys, including underwriters' boards and tariff associations.....	39,990 97
Federal taxes.....	40,821 48
State taxes on premiums, Insurance Department licenses and fees.....	40,201 43
All other licenses, fees and taxes.....	18,788 85
Agents' balances charged off.....	300 62
Gross loss on sale or maturity of bonds.....	12,308 27
All other disbursements.....	64,223 64
Total disbursements.....	<u>\$ 1,798,045 22</u>

LEDGER ASSETS.

Book value of real estate.....	\$ 186,226 47
Mortgage loans on real estate, first liens.....	312,275 18
Book value of bonds and stocks.....	2,144,993 61
Cash on hand, in trust companies and banks.....	315,197 60
Agents' balances and bills receivable.....	414,186 76
Other assets.....	300 00
Total ledger assets.....	<u>\$ 3,373,179 62</u>

NON-LEDGER ASSETS.

Interest accrued.....	22,169 68
Losses recoverable.....	38,641 41
Gross assets.....	<u>\$ 3,433,990 71</u>
Deduct assets not admitted.....	118,310 96
Total admitted assets.....	<u>\$ 3,315,679 75</u>

LIABILITIES.

Net amount of unpaid claims.....	\$ 244,562 57
Total unearned premiums.....	1,714,689 46
Federal, State and other taxes due or accrued (estimated).....	93,000 00
Salaries, rents, expenses, bills, accounts, fees, etc., due and accrued.....	653 92
Contingent commissions, etc., due or accrued.....	16,073 61
Dividends declared and unpaid to stockholders.....	805 45
Total liabilities, not including capital stock.....	<u>\$ 2,069,785 01</u>
Capital stock paid in cash.....	498,415 00
Surplus over all liabilities, including capital stock.....	747,479 74
Total liabilities.....	<u>\$ 3,315,679 75</u>

RISKS AND PREMIUMS.

Fire Risks.

Amount of policies written or renewed during the year.....	\$ 396,013,132 00
Premiums thereon.....	3,900,218 62
Amount of policies terminated during the year.....	330,900,196 00
Premiums thereon.....	3,248,031 31
Net amount in force at December 31, 1919.....	307,914,722 00
Premiums thereon.....	<u>2,987,478 00</u>

10 GEORGE V, A. 1920

NEW HAMPSHIRE FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, FRANK W. SARGEANT—Secretary, WM. B. BURPEE—Principal Office, Manchester, N.H.—Chief Agent in Canada, H. H. MOTLEY—Head Office in Canada, Calgary, Alta.

Incorporated, 1869. Commenced business in Canada, April 15, 1918.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash. \$ 1,500,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds on deposit with Receiver General, viz:—

	Par value.	Market value.
Dominion of Canada bonds, 1926, 5 p.c.	\$ 25,000 00	\$ 24,750 00
United States 4½ Liberty Loan, 1933-1938, 4½ p.c.	30,000 00	30,000 00
Total on deposit with Receiver General	\$ 55,000 00	\$ 54,750 00
Carried out at market value.		\$ 54,750 00

Other Assets in Canada.

Cash in Bank of Montreal, Calgary.	13,380 96
Deposit Grain Insurance Association.	1,000 00
Agents' balances and premiums uncollected (\$1,631 65 prior to Oct. 1, 1919)	11,513 18
Office furniture and plans	1,193 55
Total assets in Canada	\$ 81,837 69

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted.	\$ 1,592 73
Net amount of fire claims, adjusted and unpaid	9,445 91
Total net amount of unsettled claims	\$ 11,038 64
Reserve of unearned premiums, \$41,806 76; carried out at 80 per cent	33,445 42
Reinsurance premiums	1,783 40
Taxes due and accrued	1,248 20
Total liabilities in Canada	\$ 47,515 66

INCOME IN CANADA.

Gross cash received for premiums.	\$ 115,478 66
Deduct re-insurances, \$23,033 57; return premiums, \$23,642 18	46,725 75
Total net cash received for premiums	\$ 68,752 91
Received for interest	3,227 50
Total income in Canada	\$ 71,980 41

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NEW HAMPSHIRE FIRE—*Concluded.*

EXPENDITURE IN CANADA.

Paid for claims occurring in previous years	\$ 3,043 40	
Deduct reinsurance	4 05	
Net paid for said claims.	\$ 3,039 35	
Amount paid for claims occurring during the year	\$ 16,509 00	
Deduct reinsurances, \$79.71; savings and salvage, \$2 50	82 21	
Net paid during the year for said claims.	\$ 16,426 79	
Total net amount paid for claims	\$	19,466 14
Commission or brokerage.		17,887 66
Paid for:—salaries, head office officials, \$2,583 11; travelling expenses, \$424 04		3,007 15
Taxes.		1,401 76
Miscellaneous expenditure, viz.:—Advertising, \$37 08; rent, \$255; postage, express, tele- phones and telegrams, \$265 80; underwriters' association and tariff charges, \$273 15; stationery and printing, \$225 63; other charges, \$600; adjustment expenses, \$368 04; duty and exchange, etc., \$627 02		2,651 72
Total expenditure in Canada	\$	44,914 43

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross in force at Dec. 31, 1918	\$ 3,541,757	\$ 47,653 24
Taken during 1919, new and renewed	10,334,131	119,522 32
Totals.	\$ 13,875,928	\$ 167,175 56
Deduct terminated	6,487,985	66,809 80
Gross in force at December 31, 1919	\$ 7,387,943	\$ 100,365 76
Deduct reinsured	1,790,126	24,147 49
Net in force at December 31, 1919	\$ 5,597,817	\$ 76,218 27

(For General Business Statement, see Appendix.)

10 GEORGE V, A. 1920

NEW JERSEY INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, C. P. STEWART—Secretary, J. B. GUTHRIE—Principal Office, Newark, N.J.—Chief Agent in Canada, H. A. ROBERTSON—Head Office in Canada, Vancouver, B.C.

(Incorporated, 1910. Dominion license issued, April 6, 1918.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash. \$ 1,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.
Dominion of Canada Temporary Bonds, 1929, 5½ p.c.	\$ 25,000 00	\$ 25,000 00
U.S. Liberty Converted Gold Bonds, 1927, 4½ p.c.	35,000 00	35,000 00
Total on deposit with Receiver General.	\$ 60,000 00	\$ 60,000 00

Carried out at market value. \$ 60,000 00

Other Assets in Canada.

Cash in Canadian Bank of Commerce, Vancouver, B.C.	11,034 20
Agents' balances and premiums uncollected:—Fire, \$13,118 19; Automobile (including Fire Risk) \$757.81	13,876 00
Total assets in Canada.	\$ 84,910 20

LIABILITIES IN CANADA.

Net amount of fire claims, adjusted and unpaid	\$ 214 32
Net amount fire claims, unadjusted.	427 50
Net amount automobile (including fire risk) claims, adjusted and unpaid.	158 90
Net amount automobile (including fire risk) claims, unadjusted.	188 00
Total unpaid claims.	\$ 988 72
Reserve of unearned premiums, fire, \$29,391 96; automobile (including fire risk) \$1,740.52; total, \$31,132.48; carried out at 80 per cent	24,905 98
Taxes due and accrued.	5,932 81
Salaries, rents, etc., due and accrued	970 57
Total liabilities in Canada.	\$ 32,798 08

INCOME IN CANADA.

	Class of Business.	
	Fire.	Automobile (including Fire Risk).
	\$ cts.	\$ cts.
Gross cash received for premiums.	\$ 44,331 57	3,205 77
Less reinsurance	75 54	
Less return premiums	8,812 33	573 04
Total deduction	\$ 8,887 87	
Net cash received for said premiums.	\$ 35,443 70	\$ 2,632 73
Total net cash received for premiums.	\$ 38,076 43	
Interest and dividends.	67 87	
Total income in Canada.	\$ 38,144 30	

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NEW JERSEY—*Concluded.*

EXPENDITURE IN CANADA.

	Fire.	Automobile (including Fire Risk.)
Paid for claims occurring in previous years	\$ 286 60	\$ 134 05
Amount paid for claims occurring during the year	1,691 58	
Net amount paid for said claims	\$ 1,978 18	\$ 134 05
Total net amount paid for all claims		\$ 2,112 23
Commission or brokerage, fire, \$9,907 11; other, \$855 62		10,762 73
Paid for taxes, licenses and fees, fire, \$1,365 63; other, \$4.48		1,370 11
†Miscellaneous expenditure, viz.: Printing and stationery, \$1,281.41; advertising, \$8.70; postage and telegrams, telephones and express, \$676.77		1,966 88
Total expenditure in Canada		\$ 16,211 95

†(\$1,325.57 belongs to fire business).

RISKS AND PREMIUMS IN CANADA.

	Fire.		Automobile (including Fire Risk.)	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross policies in force at December 31, 1918	2,765,488	39,277 05		
Taken during 1919, new and renewed	5,078,727	56,771 61	107,034	4,348 41
Total	7,844,215	96,048 66		
Deduct terminated	2,710,881	39,197 07	12,885	867 37
Gross in force at end of 1919	5,133,334	56,851 59	94,149	3,481 04
Deduct reinsured	28,050	360 15		
Net in force at December 31, 1919	5,105,284	56,491 44	94,149	3,481 04

(For General Business Statement, see Appendix.)

10 GEORGE V, A. 1920

NIAGARA FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, O. E. LANE—Secretary, CHAS. A. LUNG—Principal Office, New York, N.Y.—Chief Agent in Canada, W. E. FINLAY—Head Office in Canada, Montreal.

(Incorporated July, 1850. Dominion License issued July 13, 1912.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash. \$ 1,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debts, on deposit with Receiver General, viz:—

	Par value.	Market value.
<i>Governments—</i>		
Prov. of Alberta, 1924, 4½ p.c.	\$ 50,000 00	\$ 47,500 00
New York State, 1961-1962, 4 p.c.	100,000 00	105,000 00
<i>School—</i>		
Winnipeg, 1943, 4 p.c.	10,000 00	8,300 00
<i>Miscellaneous—</i>		
Can. Perm. Mort. Corp., 1920, 4½ p.c.	30,000 00	30,000 00
Total on deposit with Receiver General	<u>\$ 190,000 00</u>	<u>\$ 191,800 00</u>

Carried out at market value \$ 191,800 00

Other Assets in Canada.

Cash at Chief Agency	599 03
Cash in Royal Bank of Canada, Montreal	53,782 01
Agents' balances and premiums uncollected, viz:—	
Fire (\$1,261 13 on business prior to Oct. 1, 1919)	\$ 54,057 44
Automobile, including Fire Risk (\$75 00 on business prior to Oct. 1, 1919)	737 49
Automobile, excluding Fire Risk (\$36 36 on business prior to Oct. 1, 1919)	105 96
Explosion	—871 97
Tornado	106 60
Total	54,135 52
Interest accrued	3,031 23
Reinsurance losses due (Fire)	8,281 30
Total assets in Canada	<u>\$ 311,629 09</u>

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted	\$ 25,493 00
Net amount of fire claims, resisted, in suit	10,124 00
Net amount of automobile (including fire risk) claims, unadjusted	636 00
Net amount of automobile (excluding fire risk) claims, unadjusted	70 00
Net amount of tornado claims, unadjusted	270 00
Total net amount of unsettled claims (\$10,425 accrued prior to 1919)	\$ 36,653 00
Reserve of unearned premiums, viz:—	
Fire	\$ 171,850 58
Automobile (including Fire Risk)	4,207 24
Automobile (excluding Fire Risk)	280 79
Explosion	4,713 88
Tornado	124 08
Total, \$181,176 48; carried out at 80 per cent.	144,941 19
Taxes due and accrued	30 00 60
Reinsurance due, fire, \$4,332 80, explosion, —\$116 96	4,215 84
Total liabilities in Canada	<u>\$ 215,810 03</u>

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NIAGARA FIRE—Continued.

INCOME IN CANADA.

Premiums.	Class of Business.				
	Fire.	Automobile including Fire Risk.)	Automobile excluding Fire Risk.)	Explosion.	Tornado.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.	445,139 23	8,679 20	549 19	58,158 77	47 90
Less reinsurance.	57,115 40	60 00		16,493 30	
Less return premiums.	92,051 86	2,002 49	93 75	20,521 84	4 00
Total deduction.	149,167 26	2,062 49		37,015 14	
Net cash received.	295,971 97	6,616 71	455 44	21,143 63	43 90
Net cash received for premiums for all classes of business					\$ 324,231 65
Cash received for interest on investments					9,139 57
Total income in Canada					\$ 333,371 22

EXPENDITURE IN CANADA.

Claims.	Class of Business.				
	Fire.	Automobile including Fire Risk.)	Automobile excluding Fire Risk.)	Explosion.	Tornado.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years	17,773 76	373 48			
Less reinsurance, \$1,782.19 savings and salvage, \$1,971.24	3,753 43				
Net payment for said claims. .	14,020 33				
Paid for claims occurring during the year. .	113,736 62	2,367 87	289 92	175 00	14 39
Less savings and salvage	311 99				
Less reinsurance. .	20,409 91				
Total deduction	20,721 90				
Net payment for said claims	93,014 72				
Total net payment for claims	107,035 05	2,741 35	289 92	175 00	14 39
Total net payments for claims for all classes of business					\$ 110,255 71
Commission and brokerage: fire, \$52,318 13; other, \$3,317.79.					55,635 92
Commission on profits, fire					986 44
Taxes: fire, \$6,696.15; other, \$35.83					6,731 98
*Salaries of chief agency, \$14,347.59; do., of general and special agents, \$3,103.08; travelling expenses of chief agency, \$779 03; do., of inspectors and special agents, \$2,879.14					21,113 89
†Miscellaneous expenditure, viz.: Advertising, \$1,172.49; furniture and fixtures, \$3,876.44, maps and plans, \$1,008.21; postage, telegrams, telephones and express, \$806.91; printing and stationery, \$3,521.98; rents, \$1,081.66; underwriters' boards, associations, etc., \$3,018.94; sundry expenses, \$3,517.53; inspections, \$155.12					18,159 22
Total expenditure in Canada					\$ 212,883 16

*(\$19,341.56 belongs to Fire business.) †\$17,461.48 belongs to Fire business.)

10 GEORGE V, A. 1920

NIAGARA FIRE—Continued.

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Automobile (including Fire Risk).	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1918.....	26,393,261	306,812 79	198,128	4,604 41
Taken in 1919—New and renewed.....	46,886,887	449,822 31	605,996	9,079 89
Totals.....	73,280,148	756,635 10	804,124	13,684 30
Less ceased.....	36,834,362	366,286 80	408,324	5,209 82
Gross in force at end of 1919.....	36,445,786	390,348 30	395,800	8,474 48
Less reinsured.....	6,603,504	56,074 68	4,000	60 00
Net in force at end of 1919.....	29,842,282	334,273 62	391,800	8,414 48

Risks and Premiums.	Class of Business.			
	Automobile (excluding Fire Risk).		Explosion.	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1918.....			125,000	1,156 25
Taken in 1919—New and renewed.....	20,380	655 15	23,767,811	56,419 61
Totals.....			23,892,811	57,575 86
Less ceased.....	3,000	93 75	16,811,725	41,959 27
Gross in force at end of 1919.....	17,380	561 40	7,081,086	15,616 59
Less reinsured.....			3,041,735	6,288 82
Net in force at end of 1919.....	17,380	561 40	4,039,351	9,327 77

Risks and Premiums.	Class of Business.	
	Tornado.	
	Amount.	Premiums.
	\$	\$ cts.
Gross in force at end of 1918.....	40,000	188 80
Taken in 1919—New and renewed.....	38,050	154 50
Totals.....	78,050	343 30
Less ceased.....	41,000	192 80
Gross and net in force at end of 1919.....	37,050	150 50

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NIAGARA FIRE—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

LEDGER ASSETS.

Mortgage loans on real estate, first liens	\$ 186,000 00
Book value of bonds and stocks owned by the company.....	8,862,139 49
Cash on hand, in trust companies and in banks.....	1,318,051 72
Agents' balances.....	1,353,490 57
Losses and loss expenses recoverable on paid losses	70,561 43
Total ledger assets.....	<u>\$11,790,243 21</u>

NON-LEDGER ASSETS.

Interest accrued.....	73,236 48
Market value of bonds and stocks over book value.....	38,074 51
Gross assets.....	<u>\$11,901,554 20</u>
Deduct assets not admitted.....	84,214 17
Total admitted assets.....	<u>\$11,817,340 03</u>

LIABILITIES.

Net amount of unpaid claims	\$ 944,301 60
Total unearned premiums.....	5,956,409 09
Federal, State and other taxes due or accrued (estimated)	395,721 76
Salaries, rents, etc., due or accrued.....	50,000 00
Commission, brokerage, and other charges, due or to become due to agents and brokers	75,000 00
Total liabilities, excluding capital stock.....	<u>\$ 7,421,432 45</u>
Capital stock paid in cash.....	1,000,000 00
Surplus over all liabilities.....	3,395,907 58
Total liabilities.....	<u>\$11,817,340 03</u>

INCOME.

Net cash received for premiums.....	\$ 7,376,912 42
Received for interest and dividends	481,926 52
Agents' balances previously charged off	1,937 38
Gross profit on sale or maturity of bonds.....	4,203 59
Income from all other sources.....	8,274 76
Total income.....	<u>\$ 7,873,254 67</u>

DISBURSEMENTS.

Net amount paid during the year for claims	\$ 2,790,084 60
Expenses of adjustment and settlement of claims.....	72,526 88
Dividends paid to stockholders.....	250,000 00
Commissions or brokerage.....	1,473,648 92
Rents.....	44,757 13
Total field supervisory expenses	232,570 31
Salaries, fees, and all other charges of officers, directors, trustees and home office employees	472,505 83
State, fire departments, fire patrol, and salvage corps' assessments, fees, taxes and expenses.....	205,975 18
Inspections and surveys, including underwriters' boards and tariff associations.....	171,578 46
Federal taxes.....	87,623 49
Agents' balances charged off	56,374 02
Gross loss on sale or maturity of bonds and stocks	487,854 67
All other disbursements.....	218,040 20
Total disbursements.....	<u>\$ 6,563,539 69</u>

RISKS AND PREMIUMS.

Amount of fire risks written or renewed during the year.....	\$1,222,156,488 00
Premiums thereon.....	11,687,964 94
Amount of policies terminated	935,454,095 00
Premiums thereon	9,257,160 83
Net amount in force on December 31, 1919	1,073,528,367 00
Premiums thereon.....	<u>10,355,319 96</u>

10 GEORGE V, A. 1920

THE NORTH AMERICAN ACCIDENT INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, A. W. ROBERTSON—Vice-Presidents, CHAS. F. DALE and J. J. MEAGHER, K.C.—
Managing Director, CHAS. F. DALE—Secretary-Treasurer, P. W. PEACOCK—Principal
Office, Montreal, Que.

(Incorporated August 29, 1917, by an Act of the Parliament of Canada, 7-8 Geo. V, chap. 65. On March 6, 1918, its power was further extended to include automobile (including automobile against fire) and burglary insurance under the provisions of section 77 of the Insurance Act, 1917.)
Dominion license issued January 15, 1918.

CAPITAL.

Amount of capital authorized	\$ 500,000 00
Amount of capital subscribed	306,400 00
Amount paid thereon in cash	91,133 29
Amount of premium on capital stock paid in by shareholders	22,783 30

(For List of Shareholders, see Appendix.)

ASSETS.

Amount of loan secured by stock			\$	500 00
	Par value.	Market value.	Amount Loaned.	
14 shares Royal Bank stock	\$ 1,400 00	\$ 3,010 00	\$ 500 00	
Book value of bonds and debts owned (For details, see Schedule B.)				298,705 67
Book value of stock owned. (For details, see Schedule C.)				4,005 00
Cash at head office				621 15
Cash in Union Bank of Canada, Montreal.				19,753 14
Cash on deposit with Workmen's Compensation Board of Prov. of Manitoba				5,080 00
Associated Companies, Manitoba				24,488 24
Quebec Associated Companies				3,350 67
Total ledger assets			\$	361,463 87

OTHER ASSETS.

Market value of bonds, debentures and stocks over book value	3,246 40
Interest due, \$1,200; accrued, \$2,731.54	3,984 50
Agents' balances and premiums uncollected, viz:—	
Accident (\$324.54 on business prior to Oct. 1, 1919)	\$ 1,589 28
Automobile (including Fire Risk) (\$243.82 on business prior to Oct. 1, 1919)	1,166 75
Automobile (excluding Fire Risk) (\$465.64 on business prior to Oct. 1, 1919)	1,571 01
Burglary	114 63
Liability (\$622.28 on business prior to Oct. 1, 1919)	65,468 58
Plate Glass (\$17 on business prior to Oct. 1, 1919)	3,001 73
Sickness (\$249 on business prior to Oct. 1, 1919)	2,829 55
Total	78,732 53
Total assets	\$ 447,427 30

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THE NORTH AMERICAN ACCIDENT—Continued.

LIABILITIES.

(1) *Liabilities in Canada.*

Unsettled claims—		
Accident, adjusted but unpaid	\$ 3,562 00	*
Accident, resisted, in suit	2,600 00	
Automobile (including Fire Risk), adjusted but unpaid	2,695 00	
Automobile (excluding Fire Risk) (\$100 accrued in previous years)	6,060 00	
Liability, adjusted but unpaid (\$23,668.69 accrued in previous years)	110,127 65	
Plate Glass, adjusted but unpaid (\$1,163 accrued in previous years)	2,311 00	
Sickness, adjusted but unpaid (\$400 in previous years)	3,171 00	
Total net amount of unsettled claims	\$ 130,526 65	
Reserve of unearned premiums:—		
Accident	\$ 17,479 35	
Automobile (including Fire Risk)	8,696 71	
Automobile (excluding Fire Risk)	20,821 63	
Burglary	476 32	
Liability	46,061 77	
Plate Glass	18,142 75	
Sickness	13,066 46	
Total, \$124,744.99; carried out at 80 per cent.	99,756 00	
Taxes due and accrued	8,000 00	
Reinsurance premiums:—		
Accident	\$ 644 85	
Automobile (including Fire Risk)	2 62	
Burglary	16 12	
Sickness	175 00	
Total	838 59	
Agents' balances	1,110 87	
Total liabilities in Canada	\$ 240,232 11	

(2) *Liabilities in Other Countries.*

Net amount of liability claims, adjusted but unpaid	\$ 470 00
Reserve of unearned premiums:—	
Accident	\$ 360 15
Sickness	399 60
Total, \$759.75; carried out at 80 per cent.	607 80
Total liabilities in other countries	\$ 1,077 80
Total liabilities (excluding capital stock) in all countries	\$ 241,309 91
Excess of assets over liabilities	\$ 206,117 39
Capital stock paid in cash	91,133 29
Surplus over all liabilities and paid up capital	\$ 114,984 10

INCOME.

	Accident.		Auto- mobile (including Fire Risk) In Canada.	Auto- mobile (excluding Fire Risk) In Canada.	Burglary In Canada.
	In Canada.	In other Countries.			
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received for premiums	53,480 03	1,211 12	18,861 63	45,280 10	934 58
Deduct reinsurance	6,117 19	535 69	1,044 50	22 25	34 75
Net cash received for premiums	47,362 84	675 43	17,817 13	45,257 85	899 83

10 GEORGE V, A. 1920

THE NORTH AMERICAN ACCIDENT—Continued.

INCOME—Concluded.

	Liability.		Plate Glass In Canada.	Sickness.	
	In Canada.	In other Countries.		In Canada.	In other Countries.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received for premiums.....	236,138 65	300 00	23,420 94	32,571 34	955 70
Deduct reinsurance.....	1,956 83		71 80	1,668 54	40 73
Net cash received for premiums.....	234,181 82	300 00	23,349 14	30,902 80	914 97
Total received from premiums in all countries				\$	401,661 81
Received for interest on investments					16,789 38
Profit on sale of investments					317 12
Bad debts recovered.....					119 14
Recovery re automobile.....					774 27
Total income.....					419 661 72

EXPENDITURE.

	Accident.		Automobile (including Fire Risk) In Canada.	Automobile excluding Fire Risk) In Canada.	Burglary In Canada.
	In Canada.	In other Countries.			
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Paid for claims occurring in previous years	1,381 94	200 00	1,001 00	7,218 68	
Less reinsurances.....	132 50				
Net paid for said claims.....	1,249 44				
Paid for claims occurring during the year.	18,287 19	63 03	8,855 60	12,033 11	82 50
Less reinsurances.....	2,995 91	18 92		197 50	
Net paid for said claims.....	15,291 28	44 11		11,835 61	
Total net paid for said claims	16,540 72	244 11	9,856 60	19,114 29	82 50
	Liability.		Plate Glass In Canada.	Sickness.	
	In Canada.	In other Countries.		In Canada.	In other Countries.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Paid for claims occurring in previous years.....	63,750 69		855 33	2,835 21	50 00
Less reinsurances.....			131 24		25 00
Net paid for said claims.....			724 09		25 00
Paid for claims occurring during the year.	103,570 81	2,040 00	15,165 67	16,736 88	262 48
Less reinsurances.....				100 00	28 57
Net paid for said claims.....				16,636 88	233 91
Total net paid for said claims	167,321 50	2,040 00	15,889 76	19,472 09	258 91
Total net payments for claims for all classes of business.....					\$ 250,820 48
Commission and brokerage.....					92,835 05
Taxes					9,661 90
Salaries, fees and travelling expenses:—Salaries of officials, \$26,308.34; Fees:—directors, \$780; auditors, \$366.66; travelling expenses of officials, \$3,087.58					30,542 58
Miscellaneous expenditure, viz.:—Advertising, \$2,398.68; elevator inspections, \$679.10; legal expenses, \$597.68; medical examiners' fees, \$10; postage, telegrams, telephones and express, \$981.12; printing and stationery, \$1,907.48; rents, \$2,777.75; general ex- penses, \$4,851.10; pay-roll audits, \$1,012.62; Board administration expenses, \$2,522.94					17,741 47
Total expenditure					\$ 401,601 48

SESSIONAL PAPER No. 8

THE NORTH AMERICAN ACCIDENT—Continued.

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets at December 31, 1918.....	\$ 343,403 63
Amount of cash income.....	419,661 72
Total.....	\$ 763,065 35
Amount of expenditure.....	401,601 48
Balance, net ledger assets at December 31, 1919.....	\$ 361,463 87

SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Class of Business.								
	In Canada.			In Other Countries.			Total in all Countries.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
<i>Accident.</i>		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross in force at 1918	2,976	9,460,233	36,549 07				2,976	9,460,233	36,549 07
Taken during 1919— new and renewed	4,425	15,594,667	52,478 42	49	290,200	1,181 62	4,474	15,884,867	53,660 04
Total.....	7,401	25,054,900	89,027 49	49	290,200	1,181 62	7,450	25,345,100	90,209 11
Deduct terminated.....	4,025	12,764,522	48,266 17	1	4,500	60 12	4,026	12,769,022	48,326 29
Gross in force at end of 1919.....	3,376	12,190,378	40,761 32	48	285,700	1,121 50	3,424	12,576,078	41,882 82
Deduct reinsured.....		3,185,675	5,802 63		146,250	401 21		3,331,925	6,203 84
Net in force at end of 1919.....	3,376	9,104,703	34,958 69	48	139,450	720 29	3,424	9,244,153	35,678 98

Risks and Premiums.	Class of Business.		
	In Canada.		
	No.	Amount.	Premiums
<i>Automobile (including Fire Risk).</i>		\$	\$ cts.
Gross in force at end of 1918.....	494	555,035	12,481 11
Taken during 1919—new and renewed.....	786	972,968	19,117 81
Total.....	1,280	1,528,003	31,598 92
Deduct terminated.....	496	556,285	13,170 77
Gross in force at end of 1919.....	784	971,718	18,428 15
Deduct reinsured.....		72,215	1,034 73
Net in force at end of 1919.....	784	899,503	17,393 42
<i>Automobile (excluding Fire Risk).</i>			
Gross in force at end of 1918.....	460	4,316,800	32,365 70
Taken during 1919—new and renewed.....	544	5,418,333	43,949 42
Total.....	1,004	9,735,133	76,315 12
Deduct terminated.....	464	4,356,800	34,652 42
Gross in force at end of 1919.....	540	5,378,333	41,662 70
Deduct reinsured.....		10,000	19 45
Net in force at end of 1919.....	540	5,368,333	41,643 25

10 GEORGE V, A. 1920

THE NORTH AMERICAN ACCIDENT—*Continued.*
SUMMARY OF RISKS AND PREMIUMS—*Concluded.*

Risks and Premiums.	In Canada.		
	No.	Amount.	Premiums
<i>Burglary Risks.</i>			
Gross in force at end of 1918	10	\$ 13,500	\$ 90 50
Taken during 1919—new and renewed	115	152,000	1,087 44
Total	125	165,500	1,177 94
Deduct terminated	16	19,500	174 44
Gross in force at end of 1919	109	146,000	1,003 50
Deduct reinsured		9,750	50 87
Net in force at end of 1919	109	136,250	952 63
<i>Liability.</i>			
Gross in force at end of 1918	478	4,995,000	85,041 88
Taken during 1919—new and renewed	447	2,488,000	273,309 75
Total	925	7,483,000	358,351 63
Deduct terminated	469	4,880,000	265,051 55
Gross in force at end of 1919	456	2,603,000	93,300 08
Deduct reinsured		40,000	1,956 83
Net in force at end of 1919	456	2,563,000	91,343 25
<i>Plate Glass.</i>			
Gross in force at end of 1918	1,549		46,981 33
Taken during the year—new and renewed	1,230		24,978 14
Total	2,779		71,959 47
Deduct terminated	1,187		31,667 10
Gross in force at end of 1919	1,592		40,292 37
Deduct reinsured			71 80
Net in force at end of 1919	1,592		40,220 57

Sickness.	In Canada.		In Other Countries.		Totals in all Countries.	
	No.	Premiums	No.	Premiums	No.	Premiums
		\$ cts.		\$ cts.		\$ cts.
Gross in force at end of 1918	1,531	21,853 68			1,531	21,853 68
Taken during 1919—new and renewed	2,763	32,566 30	37	959 20	2,800	33,525 50
Totals	4,294	54,419 98	37	959 20	4,331	55,379 18
Deduct terminated	2,315	26,744 01	1	30 45	2,316	26,774 46
Gross in force at end of 1919	1,979	27,675 97	36	928 75	2,015	28,604 72
Less reinsured		1,543 05		129 56		1,672 61
Net in force at end of 1919	1,979	26,132 92	36	799 19	2,015	26,932 11

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THE NORTH AMERICAN ACCIDENT—*Concluded.*

SCHEDULE B.

Bonds and debentures owned by the company, viz:—

	Par value.	Book value.	Market value.
<i>Government—</i>			
*Dominion of Canada War Loan, 1937, 5½ p.c.	\$ 100,000 00	\$ 99,107 95	\$ 100,000 00
†Dominion of Canada Victory Loan, 1933, 5 p.c.	50,000 00	50,000 00	50,000 00
<i>Cities—</i>			
*Fort William, 1933, 5 p.c.	5,000 00	4,775 00	4,700 00
*Kamloops, 1938, 6 p.c.	5,000 00	4,937 50	4,950 00
*Lethbridge, 1943, 5 p.c.	5,834 99	5,148 63	5,080 80
*MacLeod, 1933, 6 p.c.	10,000 00	9,862 50	9,800 00
*St. Boniface, 1942, 5 p.c.	10,000 00	9,285 00	9,200 00
*St. Catharines, 1933, 4½ p.c.	10,000 00	9,103 50	9,300 00
*Toronto, 1929, 3½ p.c.	4,866 67	4,241 91	4,234 00
<i>Town—</i>			
*Sault au Recollet, 1954, 6 p.c.	10,000 00	9,950 00	11,100 00
<i>Villages—</i>			
*St. Lambert 1956, 5½ p.c.	29,000 00	26,825 00	29,000 00
*St. Michel de Laval, 1954, p.c.	20,000 00	18,660 00	20,200 00
<i>Rural Municipality—</i>			
*Fort Garry, 1929, 6 p.c.	10,000 00	10,224 00	10,000 00
<i>Schools—</i>			
*Outremont, Que., 1953, 5½ p.c.	10,000 00	10,000 00	10,200 00
*Westmount, Que., 1933, 5 p.c.	8,000 00	7,880 00	7,840 00
*Wilkie, Sask., 1920-1943, 6 p.c.	4,000 00	3,846 05	4,083 34
<i>Railways—</i>			
Barcelona Traction Light and Power Co., (10 year Notes), 1925, 5 p.c.	1,094 94	729 96	591 27
Barcelona Traction Light and Power Co., 1st mtg., 1961 (or earlier), 5 p.c.	4,866 67	4,063 67	2,384 66
C.P.R. Special Investment Fund Note Certificates, 1924, 6 p.c.	500 00	409 00	515 00
Suburban Rapid Transit Co., 1st mtg., (gu'd by Winnipeg Elec. Ry.), 1938, 5 p.c.	5,000 00	4,825 00	4,500 00
<i>Miscellaneous—</i>			
Nova Scotia Steel and Coal Co., Ltd., Perp. Debenture Stock, 1919 or later (on 6 mos. notice), 6 p.c.	5,000 00	4,850 00	4,750 00
Total par, book and market values.....	\$308,168 27	\$ 298,705 67	\$ 302,429 07

SCHEDULE C.

Stock owned by the company, viz:—

48 shares Consumers Gas Co. Stock.....	\$ 2,400 00	\$ 4,005 00	\$ 3,528 00
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*On deposit with Receiver General.

†\$20,000 on deposit with Receiver General.

10 GEORGE V, A. 1920

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

Chairman, CHAS. J. CATER SCOTT—Manager, OWEN D. JONES—Principal Office, Edinburgh,
Scotland—Manager in Canada, RANDALL DAVIDSON—Head Office in Canada, Montreal.

(Established 1809. Commenced business in Canada, 1862.)

CAPITAL.

Amount of joint stock capital authorized	\$29,200,000 00
Amount subscribed	21,900 000 00
Amount paid in cash	<u>11,862,500 00</u>

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General. (<i>For details, see Schedule B</i>)	\$1,238,383 46
---	----------------

Other Assets in Canada.

Real estate held by the company, viz.:—

Five-story building, situated N.W. corner St. François Xavier and Hospital Streets, Montreal, occupied by the company and tenants as offices....	\$ 155,000 00
Four-story building, 26 Wellington Street E., Toronto, occupied by the company and tenants as offices.....	<u>34,000 00</u>

Total real estate (market value)

189,000 00

Market value of bonds and debentures held by the company. (*For details, see Schedule C*). 215,985 06

Cash in banks, viz.:—

Bank of Montreal, Montreal	\$ 104,380 69
Bank of Montreal, Winnipeg (branch account).....	465 51
Bank of Montreal, Winnipeg (current account).....	<u>26,696 98</u>

Total cash in banks

131,543 18

Interest accrued

13,616 94

Rents due, \$252.50; accrued, \$2,125.83

2,378 33

Agents' balances and premiums uncollected (\$3,413.28 was on business prior to Oct. 1, 1919) ..

168,177 72

Office furniture and plans in Montreal and branch offices

15,000 00

Total assets in Canada

\$ 1,974,084 69

LIABILITIES IN CANADA.

Net amount of claims, unadjusted

\$ 81,195 26

Net amount of claims, resisted, in suit

42,500 00

Total net amount of unsettled claims (\$52,900 accrued prior to 1919)

\$ 123,695 26

Reserve of unearned premiums, \$851,696.82; carried out at 80 per cent.

681,357 46

Due and accrued for salaries, rent, advertising, agency and other miscellaneous expenses....

10,160 57

Reinsurance premiums due

2,035 17

Taxes due and accrued

262,500 00

Total liabilities in Canada

\$ 1,079,748 46

INCOME IN CANADA.

Gross cash received for premiums

\$1,308,421 74

Deduct reinsurances, \$49,942 95; return premiums, \$178,846 30

228,789 25

Net cash received for premiums

\$ 1,079,632 49

Received for interest on investments

56,983 39

Interest on bank deposit

2,720 57

Rents

4,175 56

Total income in Canada

\$ 1,143,512 01

SESSIONAL PAPER No. 8

NORTH BRITISH AND MERCANTILE—Continued.

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years.....	\$ 41,284 00	
Deduct reinsurances.....	563 39	
Net amount paid for said claims.....	\$ 40,720 61	
Amount paid for claims occurring during the year.....	\$ 457,255 21	
Deduct savings and salvage, \$3,668 67; reinsurances, \$12,823.08	16,491 75	
Net amount paid for said claims.....	\$ 440,763 46	
Total net amount paid for said claims.....	\$	481,484 07
Commission or brokerage.....		191,814 74
Paid or allowed for commission on profits.....		10,448 76
Salaries: head office officials, \$51,510.21; directors' fees, \$1,460; auditors' fees, \$655 86; bonus to staff, \$4,843.92; travelling expenses, officials, \$6,352.35; agents, \$51 75; retiring allowances, \$4,258.33.....		69,332 42
Taxes, fire.....		30,456 97
Miscellaneous expenditure, viz: Advertising, \$561.45; furniture, fixtures and office supplies, \$1,434.52; underwriters' associations, \$13,999.54; inspections and surveys, \$5,823.64; insurance superintendence, \$584.13; postage, express, telephones and telegrams, \$5,617.36; maps and plans, \$1,549.73; sundry, \$3,637.33; rents, \$9,935.49; legal fees, \$5, investment expenses, \$438.50; printing and stationery, \$8,256.53; lighting and water rates, etc., \$518.34; total \$52,361.56; less proportion of expenses chargeable to Life branch, \$750.....		51,611 56
Total expenditure in Canada	\$	835,148 52

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement.....	55,779	\$151,538,494	\$ 1,692,780 74
Taken during the year, new and renewed.....	34,195	124,260,712	1,332,229 34
Total.....	89,974	\$275,799,206	\$ 3,025,010 08
Deduct terminated.....	34,051	123,609,340	1,298,792 52
Gross in force at end of year.....	55,923	\$152,189,866	\$ 1,726,217 56
Deduct reinsured.....		7,614,102	53,890 52
Net in force at December 31, 1919.....	55,923	\$144,575,764	\$ 1,672,327 04

10 GEORGE V, A. 1920

NORTH BRITISH AND MERCANTILE—*Concluded.*

SCHEDULE B.

Bonds and debentures owned by the Company, viz:—

On deposit with Receiver General—

	Par value.	Market value.
Dom. of Canada War Loan, 1937, 5½ p.c.	\$ 327,500 00	\$ 327,500 00
Dom. of Canada Victory Loan, 1933, 5½ p.c.	200,000 00	200,000 00
British War Loan, 1920-1947, 5 p.c.	154,760 00	146,750 66
<i>Cities—</i>		
Belleville, 1934, 4½ p.c.	50,000 00	45,500 00
Brantford, 1934, 4 p.c.	50,000 00	43,500 00
Calgary, 1924, 5 p.c.	24,000 00	23,040 00
Halifax permanent stock, 5 p.c.	15,000 00	15,000 00
London, 1921, 4 p.c.	25,000 00	24,000 00
London, 1931, 4½ p.c.	9,000 00	8,460 00
London, 1932, 4½ p.c.	10,000 00	9,400 00
London, 1933, 4½ p.c.	6,000 00	5,640 00
Medicine Hat, 1931, 5 p.c.	25,000 00	22,750 00
Nelson, B.C., 1921, 5 p.c.	25,000 00	23,750 00
Three Rivers, 1931, 4 p.c.	43,000 00	36,550 00
Westmount, 1932, 4 p.c.	100,000 00	83,000 00
<i>Towns—</i>		
Acton, Ont., 1922, 4½ p.c.	16,000 00	15,360 00
Longueuil, 1934, 4½ p.c.	25,000 00	21,500 00
Salaberry de Valleyfield, 1925, 4 p.c.	33,000 00	29,370 00
<i>District—</i>		
South Vancouver, 1929, 5 p.c.	25,000 00	21,250 00
<i>Township—</i>		
Richmond, B.C., 1941, 5 p.c.	40,000 00	34,800 00
<i>Schools—</i>		
Montreal, Prot., 1923, 4 p.c.	18,000 00	16,920 00
" 1924, 4 p.c.	40,000 00	37,200 00
Saskatoon, Prot., 1925, 5 p.c.	4,000 00	3,760 00
" 1926, 5 p.c.	7,000 00	6,580 00
" 1927, 5 p.c.	7,000 00	6,510 00
" 1928, 5 p.c.	7,000 00	6,510 00
<i>Railway—</i>		
G.T.P. Ry. 1st mtge. (g'teed by Dominion of Canada), 1962, 3 p.c.	28,226 67	17,782 80
Total on deposit with Receiver General ..	\$1,314,486 67	\$1,238,383 46

SCHEDULE C.

Held by the Company—

Dom. of Canada Victory Loan, 1923, 5½ p.c.	\$ 120,000 00	\$ 120,000 00
Prov. of Ontario, 1920, 5½ p.c.	20,000 00	20,000 00
<i>City—</i>		
Edmonton, 1920 to 1927, 4½ p.c.	14,705 67	13,823 33
<i>Village—</i>		
Kingsville, 1920 to 1923, 5 p.c.	4,230 45	4,161 73
<i>Miscellaneous—</i>		
Merchants Realty Corp'n. Ltd., 1920, 6 p.c.	28,000 00	28,000 00
" 1921, 6 p.c.	30,000 00	30,000 00
Total par and market values ..	\$ 216,996 12	\$ 215,985 06

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

THE NORTH EMPIRE FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, J. A. THOMPSON—Vice-Presidents, GEO. WEIR and J. D. McARTHUR—Manager,
J. E. HOUNSON—Secretary, H. B. THOMPSON—Principal Office, Winnipeg, Man.

(Incorporated June 16, 1908, by an Act of the Parliament of Canada, 7-8 Edward VII, chap. 136; amended
in 1913 by 3-4 George V, chap. 161. Dominion license issued August 12, 1903.)

CAPITAL.

Amount of joint stock capital authorized	\$ 2,000,000 00
Amount subscribed	687,900 00
Amount paid thereon in cash	206,370 00

(For List of Shareholders, see Appendix.)

ASSETS.

Book value of real estate. (For details, see Schedule A)	\$	25,783 63
Amount secured by way of loans on real estate, first liens.		95,452 76
Book value of bonds and debts. (For details, see Schedule B).		85,923 92
Stock owned by the Company—		
400 shares C.P.R.	Par value. \$ 40,000 00	Book value. \$ 61,547 08
		Market value \$ 53,200 00
Carried out at book value.		61,547 08
Cash at head office		4,333 15
Cash in Imperial Bank of Canada, Winnipeg		29,847 44
Underwriters' deposit		100 00
Advance to employees re Victory Loan		211 30
Total ledger assets	\$	304,204 28
Deduct market value of bonds, debentures and stocks under book value		18,265 55
	\$	285,938 73

OTHER ASSETS.

Interest due, \$2,815 66; accrued, \$2,262 07		5,077 73
Agents' balances and premiums uncollected (\$2,705 24 on business prior to Oct. 1, 1919)		38,807 32
Plans, \$4,536 55; furniture and fixtures, \$1,035 40		5,631 95
Reinsurance rebates		18 46
Reinsurance losses due		10,580 03
Total assets	\$	346,154 22

LIABILITIES.

Total net amount of claims, unadjusted (\$500 accrued in previous years)	\$	2,314 00
Reserve of unearned premiums, \$87,640 98; carried out at 80 per cent		70,112 78
Taxes due and accrued		2,000 00
Treaty reinsurance reserve account		38,794 26
Reserve on unlicensed reinsurance, unsecured		10,489 07
Total liabilities (not including capital stock)	\$	123,710 11
Excess of assets over liabilities	\$	222,444 11
Capital stock paid in cash		206,370 00
Surplus over all liabilities and paid up capital	\$	16,074 11

10 GEORGE V, A. 1920

THE NORTH EMPIRE—Continued.

INCOME.

Gross cash received for premiums.....	\$ 231,028 76	
Deduct reinsurances, \$92,866 15; return premiums, \$29,093.31	121,959 46	
Total net cash received for premiums	\$ 109,069 30	
Received for interest on investments	15,464 59	
Total income.....	\$ 124,533 89	

EXPENDITURE.

Amount paid for claims occurring in previous years	\$ 36,799 57	
Deduct savings and salvage, \$882 96; reinsurances, \$22,859.30	23,742 26	
Net amount paid for said claims.....	\$ 13,057 31	
Amount paid for claims occurring during the year.....	\$ 129,282 56	
Deduct savings and salvage, \$1,063.95; reinsurances, \$58 145 64	59,209 59	
Net amount paid for said claims.....	\$ 70,072 97	
Total net amount paid for claims	\$ 83,130 28	
Dividends.....	16 65	
Taxes	3,664 99	
Commission or brokerage	15,578 38	
Salaries, fees and travelling expenses:—Salaries:—head office, \$10,608.71; general and special agents, \$2,400. Fees:—directors, \$675; auditors, \$350; Travelling expenses:—officials, \$1,337 20; agents, \$1,571.15	16,942 06	
Miscellaneous expenditure, viz.:—Advertising, \$334 46; maps, \$381 22; postage, etc., \$1,360.28; printing and stationery, \$1,278 99; rents, \$1,163; underwriters' boards, associations, etc., \$2,358 03; sundries, \$652 66	7,558 64	
Total expenditure.....	\$ 126,891 00	

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1918.....	\$ 267,767 13
Amount of cash income as above	124,533 89
Total	\$ 392,301 02
Amount of expenditure.....	126,891 00
Balance, net ledger assets, December 31, 1919 (\$304,204 28, less \$38,794 26, ledger liabilities).....	\$ 265,410 02

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums ceded to unlicensed companies.....	\$ 86,209 46
Amount of commission thereon	25,862 79
Amount of losses charged to said companies	91,683 83
Reserve of unearned premiums, \$42,942 88; carried out at 80 per cent.....	34,354 30
Amount of losses due and recoverable from such companies	14,929 03
Amount of cash or other securities held for recovery of losses, etc	38,794 26

SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Amount.	Premiums.
	\$	\$ cts.
Gross in force at end of 1918.....	13,686,125	222,833 15
Taken in 1919, new and renewed.....	20,181,960	238,273 99
Totals.....	33,868,085	461,107 14
Less ceased	18,710,566	205,285 10
Gross in force at end of 1919	15,157,519	255,822 04
Less reinsured	5,406,731	86,884 54
Net in force at end of 1919	9,750,788	168,937 50

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THE NORTH EMPIRE—*Concluded.*

SCHEDULE A.

REAL ESTATE OWNED, viz.:—		Book value.
City and suburban properties, Winnipeg, Man....		\$ 22,492 01
Rural properties, Saskatchewan.....		3,291 62
Total.....		<u>\$ 25,783 63</u>

SCHEDULE B.

Bonds and debentures owned, viz.:—

On deposit with Receiver General, viz.:—

	Par value.	Book value.	Market value.
Dom. of Can. War Loan, 1937, 5½ p.c.....	\$ 10,000 00	\$ 9,880 04	\$ 9,880 04
<i>District—</i>			
South Vancouver, 1959, 4½ p.c.....	45,000 00	45,000 00	35,100 00
<i>Schools—</i>			
East Kildonan, 1922, 6 p.c.....	1,000 00	1,000 00	1,000 00
East Kildonan, 1923, 6 p.c.....	4,000 00	4,000 00	4,040 00
East Kildonan, 1924, 6 p.c.....	5,000 00	5,000 00	5,050 00
Total on deposit with Receiver General ..	\$ 65,000 00	\$ 64,880 04	\$ 55,070 04

Held by Company, viz.:—

<i>Governments—</i>			
Dominion of Canada War Loan, 1922, 5½ p.c.	15,000 00	14,820 15	14,820 15
Dominion of Canada Victory Loan, 1933, 5½ p.c.	5,000 00	5,000 00	5,000 00
<i>City—</i>			
Winnipeg Hospital, 1936, 4 p.c.....	973 33	943 73	837 06
<i>Schools—</i>			
Daysville, 1919, 6 p.c.....	100 00	100 00	100 00
Round Valley, 1919, 5½ p.c.....	180 00	180 00	178 20
Total par, book and market values.....	<u>\$ 86,253 33</u>	<u>\$ 85,923 92</u>	<u>\$ 76,005 45</u>

10 GEORGE V, A. 1920

THE NORTHERN ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

Chairman, HENRY CHARLES HAMBRO—Principal Office, London, England—Manager for Canada, G. E. MOBERLY—Head Office in Canada, Montreal.

(Established June 2, 1836. Commenced business in Canada, 1867.)

CAPITAL.

Amount of joint stock capital subscribed..	\$17,512,500 00
Amount paid in cash..	4,008,637 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (For details, see Schedule B)..	\$ 1,039,963 86
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Other Assets in Canada.

Bond owned by the Company and held in Canada:—	
Dom. of Canada Victory Loan, 1934, 5½ p.c.	Par value. Market value. \$ 25,000 00 \$ 25,000 00
Carried out at market value	25,000 00
Cash on hand	3,001 64
Cash in banks, viz:—	
Bank of Montreal, B.N.A., Montreal	\$ 52,503 38
Union Bank of Canada, Montreal	89,909 24
Union Bank of Canada, Winnipeg	53,831 81
Union Bank of Canada, Winnipeg	25 85
Total cash in banks	196,270 28
Agents' balances and premiums uncollected:—	
Fire (\$19,615.92 on business prior to Oct. 1, 1919)	\$ 129,967 58
Accident	78 86
Sickness	68 25
Total	130,114 69
Office furniture, maps and plans	21,500 00
Total assets in Canada	\$ 1,406,850 47

LIABILITIES IN CANADA.

Net amount of claims, unadjusted (\$49,026.19 accrued in previous years).	\$ 50,888 29
Net amount of claims, resisted, in suit	45,776 19
Total net amount of unsettled claims	\$ 96,664 48
Reserve of unearned premiums:—	
Fire	\$ 724,377 04
Accident	60 66
Sickness	52 50
Total, \$724,490.20, carried out at 80 per cent	579,592 16
Taxes due and accrued	86,082 29
Salaries, rent, advertising, agency and other expenses, due and accrued	4,993 65
Reinsurance premiums, due (fire)	371 04
Total liabilities in Canada	\$ 767,703 62

SESSIONAL PAPER No. 8

THE NORTHERN ASSURANCE—Continued.

INCOME IN CANADA.

Premiums.	Class of Business.		
	Fire.	Accident.	Sickness.
	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	1,239,589 25	42 46	36 75
Less reinsurance.....	14,118 45		
Less return premiums.....	175,369 68		
Total deduction	189,488 13		
Net cash received.....	1,050,101 12	42 46	36 75
Net cash received for premiums for all classes of business	\$ 1,050,180 33		
Cash received for interest on investments.....	54,216 07		
Endorsement Fees.....	11 00		
Total income in Canada	\$ 1,104,407 40		

EXPENDITURE IN CANADA.

	Fire Risks.
Amount paid for claims occurring in previous years	\$ 31,132 25
Less savings and salvage.....	1,136 14
Net amount paid for said claims.....	\$ 29,996 11
Amount paid for claims occurring during the year	\$ 407,064 53
Deduct savings and salvage, \$903.37; reinsurances, \$439.21	1,342 58
Net amount paid for said claims.....	\$ 405,721 95
Total net amount paid for claims.....	\$ 435,718 06
Commission or brokerage: fire, \$196,208.71; other, \$79.21	196,287 92
Commission on profits, fire.....	1,523 28
*Salaries, officials, \$51,692.71; auditors' fees, \$430.27; travelling expenses, officials, \$1,970.70; agents, \$10,211.27; other, \$682	64,986 95
Taxes, fire.....	25,062 35
†Miscellaneous expenditure, viz.: Advertising, \$1,595.09; cleaning, lighting and heating, \$448.22; fixtures and furniture, \$1,501.46; inspections and surveys, \$11,853.50; legal expenses, \$19.46; maps and plans, \$1,410.34; exchange, \$441.61; postage, telegrams, telephones and express, \$4,151.75; printing and stationery, \$9,814.28; rents, \$7,185; underwriters' boards, tariff associations, etc., \$13,857.44; newspapers, books and subscriptions, \$697.55; sundry, \$1,551.30; library bureau, \$1,371.41	55,898 41
Total expenditure in Canada	\$ 779,476 97

*(\$63,488.99 belongs to fire business.)

†(\$51,786.54 belongs to fire business.)

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

	Fire.		Accident.
	Amount.	Premiums.	Premiums.
	\$	\$ cts.	\$ cts.
Gross policies in force at date of last statement.....	114,211,807	1,390,751 18	121 32
Taken during the year, new and renewed	102,312,685	1,221,116 01	
Total.....	216,524,492	2,611,867 19	
Deduct terminated.....	94,043,263	1,169,745 16	
Gross in force at end of year.....	122,481,229	1,442,122 03	
Deduct reinsured	1,935,087	17,261 48	
Net in force at end of year.....	120,546,142	1,424,860 55	121 32

10 GEORGE V, A. 1920

THE NORTHERN ASSURANCE—*Concluded.*

SCHEDULE B.

Bonds and debentures on deposit with Receiver General:—

<i>Governments—</i>	Par value.	Market value.
Canada stock, 1930-1950, 3½ p.c.	\$ 65,213 33	\$ 50,214 26
Canada bonds, 1920-1925, 4½ p.c.	9,733 34	9,441 43
Dom. of Canada War Loan, 1922, 5½ p.c.	15,000 00	15,000 00
Dom. of Canada War Loan, 1927, 5½ p.c.	15,000 00	15,000 00
Dom. of Canada War Loan, 1937, 5½ p.c.	20,000 00	20,000 00
Dom. of Canada Victory Loan, 1933, 5½ p.c.	25,000 00	25,000 00
British War Loan, 1929-1947, 5 p.c.	451,447 20	426,441 51
<i>Cities—</i>		
Calgary, 1932, 4½ p.c.	24,333 33	21,413 33
North Vancouver, 1931, 4½ p.c.	24,333 33	20,683 33
Ottawa, 1932, 4½ p.c.	24,333 33	23,116 66
Ottawa, 1943, 4½ p.c.	24,333 34	22,630 01
Port Arthur, 1928, 5 p.c.	7,000 00	6,650 00
Port Arthur, 1929, 5 p.c.	2,000 00	1,900 00
Port Arthur, 1937, 5 p.c.	25,000 00	23,250 00
Port Arthur, 1938, 5 p.c.	1,000 00	930 00
Quebec, 1963, 4½ p.c.	48,666 67	43,800 00
Toronto, 1929, 3½ p.c.	146,000 00	127,020 00
Vancouver, 1927, 6 p.c.	24,333 33	25,063 33
Winnipeg, 1941, 3½ p.c.	30,000 00	23,100 00
Winnipeg, 1925, 4 p.c.	25,000 00	23,000 00
<i>Railway—</i>		
Grand Trunk Pacific Railway 1st Mortgage (guaranteed by Dominion of Canada), 1962, 3 p.c.	170,333 33	107,310 00
Total on deposit with Receiver General	\$1,178,060 53	\$1,030,963 86

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

NORTHWESTERN MUTUAL FIRE ASSOCIATION.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, F. J. MARTIN—Secretary, M. D. L. RHODES—Principal Office, Seattle, Wash., U.S.A.
 —Chief Agent in Canada—N. B. WHITLEY—Head Office in Canada, Vancouver, B.C.

(Incorporated 1901. Dominion license issued, May 10, 1918.)

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds on deposit with Receiver General, viz:—

	Par value.	Market value.
Dom. of Canada War Loan, 1922, 5½ p.c.	\$ 5,000 00	\$ 5,000 00
Dom. of Canada War Loan, 1929, 5½ p.c.	12,000 00	11,636 33
Dom. of Canada War Loan, 1937, 5 p.c.	10,000 00	9,143 75
Total on deposit with Receiver General	\$ 27,000 00	\$ 25,780 08

Carried out at market value. \$ 25,780 08

Other Assets in Canada.

Cash in Canadian Bank of Commerce, Vancouver, B.C.	25,075 73
Cash at chief agency in Canada	717 38
Interest accrued	454 58
Agents' balances and premiums uncollected (fire)	7,972 65
Office furniture and plans	1,019 68
Total assets in Canada	\$ 61,020 10

LIABILITIES IN CANADA.

Reserve of unearned premiums: fire, \$18,627.21; automobile (excluding fire risk), \$66.70; total, \$18,693.91; carried out at 80 p.c.	\$ 14,955 13
Taxes due and accrued	1,000 00
Total liabilities in Canada	\$ 15,955 13

INCOME IN CANADA.

	Fire.	Automobile (excluding fire risk.)
	\$ cts	\$ cts
Gross cash received	33,828 38	133 40
Less dividends to policy-holders, \$3,862.97; return premiums, \$2,736.93	6,599 90	
Net cash received for premiums in Canada	27,228 48	133 40
Total net cash received for premiums in Canada	\$ 27,361 88	
Cash received for interest on investments	863 64	
Commission and brokerage on insurance placed in other companies	145 53	
Total income in Canada	\$ 28,371 05	

10 GEORGE V, A. 1920

THE NORTHWESTERN MUTUAL FIRE ASSOCIATION—*Continued.*

EXPENDITURE IN CANADA.

Total net amount paid for fire claims occurring during the year.	\$	100 04
Commission or brokerage.		1,589 84
Salaries, (fire) \$2,602; travelling expenses, \$621.09.		3,223 09
Taxes, licenses and fees.		81 44
Miscellaneous expenditure, (fire) viz.:—Advertising, \$119.41; postage, telegrams, telephones and express, \$224.61; printing and stationery, \$175.45; inspections, \$416.36; rents, etc., \$279; sundries, \$177.75; office furniture, \$519.68; maps and plans, \$500.		2,412 26
Total expenditure in Canada.	\$	7,406 67

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

	Fire.			Auto- mobile (excluding Fire Risk).
	No.	Amount.	Premiums.	Premiums.
		\$	\$ cts.	\$ cts.
Gross policies in force at end of 1918.	186	1,094,300	15,346 37	
Taken during the year, new and renewed.	504	2,706,150	41,691 87	133 40
Total.	690	3,800,450	57,038 24	
Deduct terminated.	216	1,348,800	20,779 62	
Gross and net in force at end of 1919.	474	2,451,650	36,258 62	133 40

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

LEDGER ASSETS.

Book value of real estate.	\$	2,257 83
Book value of real estate sold under contract.		6,060 00
Mortgage loans on real estate, first liens.		38,550 00
Book value of bonds and stocks owned by the company.		691,368 96
Cash on hand, in trust companies and in banks.		213,490 97
Agents' balances and bills receivable.		358,218 72
Other ledger assets.		44,653 96
Total ledger assets.	\$	1,354,600 44

NON-LEDGER ASSETS.

Interest due and accrued.		11,126 87
Gross assets.	\$	1,365,727 31
Deduct assets not admitted.		119,900 85
Total admitted assets.	\$	1,245,826 46

LIABILITIES.

Net amount of unpaid claims.	\$	50,152 35
Total unearned premiums.		664,813 05
Federal, state and other taxes due or accrued (estimated).		20,000 00
Salaries, rents, etc., due or accrued.		8,560 00
Contingent commissions or other charges due or accrued.		14,122 57
All other liabilities.		8,234 46
Total liabilities.	\$	765,822 43
Surplus over all liabilities.		480,004 03
Total liabilities and surplus.	\$	1,245,826 46

SESSIONAL/ PAPER No. 8

THE NORTHWESTERN MUTUAL FIRE ASSOCIATION—*Concluded.*

INCOME.

Net cash received for premiums.....	\$ 1,643,874 37
Received for interest and dividends.....	32,902 69
Rents.....	45 00
Gross profit on sale or maturity of bonds.....	857 46
Gross increase by adjustment in book value of bonds.....	2,429 55
Inspection fees.....	24,605 53
From other sources.....	4,181 81
Total income.....	<u>\$ 1,708,896 41</u>

DISBURSEMENTS.

Net amount paid during the year for claims.....	\$ 412,542 20
Expenses of adjustment and settlement of claims.....	5,502 80
Dividends paid to policyholders.....	415,192 68
Commission or brokerage.....	76,160 54
Rents.....	13,330 73
Field supervisory expenses.....	119,597 26
Salaries, fees and all other charges of officers, directors, trustees and home office employees	143,477 68
Inspections and surveys, including underwriters' boards and tariff associations	4,177 27
Taxes on real estate and repairs.....	662 75
Federal taxes.....	12,512 31
State taxes, insurance department licenses and fees, etc.....	16,049 54
Agents' balances charged off.....	166 58
Gross loss on sale or maturity of real estate and bonds.....	275 64
Premiums paid on bonds purchased.....	3,893 69
All other disbursements.....	97,022 30
Total disbursements.....	<u>\$ 1,320,563 77</u>

RISKS AND PREMIUMS.

Amount of fire risks written or renewed during the year.....	\$205,110,423 00
Premiums thereon.....	2,566,189 41
Amount of policies terminated.....	162,091,336 00
Premiums thereon.....	1,904,549 32
Net amount in force on December 31, 1919.....	90,737,142 00
Premiums thereon.....	<u>1,316,357 72</u>

10 GEORGE V, A. 1920

NORTHWESTERN NATIONAL INSURANCE COMPANY OF MILWAUKEE, WISCONSIN.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, ALFRED F. JAMES—Secretary, LUBIN M. STUART—Principal Office, Milwaukee, Wis.—Chief Agent in Canada, R. F. MASSIE—Head Office in Canada, Toronto, Ont.

(Incorporated February 20, 1869. Dominion license issued May 22, 1912, limited to Province of Ontario, Manitoba, Alberta, Saskatchewan and British Columbia; extended on April 10, 1913, to include whole Dominion.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash. \$ 1,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Dom. of Can. War Loan, 1925, 5 p.c.	\$ 55,000 00	\$ 54,450 00
<i>Cities—</i>		
Toronto, 1948, 4 p.c.	118,746 67	100,934 70
Victoria, 1936, 4 p.c.	54,506 67	44,695 42
<i>Schools—</i>		
Calgary, P., 1950, 4½ p.c.	17,000 00	13,940 00
Calgary, P., 1951, 4½ p.c.	16,000 00	13,120 00
Calgary, P., 1952, 4½ p.c.	2,000 00	1,640 00

Total on deposit with Receiver General. \$ 263,253 34 \$ 228,780 12

Carried out at market value \$ 228,780 12

Other Assets in Canada.

Cash at head and branch office.	19 25
Cash in Bank of Toronto, Toronto, Ont.	33,880 99
Interest accrued	2,641 58
Agents' balances and premiums uncollected, viz.:—	
Fire (\$15,933.48 on business prior to Oct. 1, 1919).	\$ 50,993 48
Automobile (including Fire Risk), (\$1,358.12 on business prior to Oct. 1, 1919)	4,174 53
Tornado (\$22.80 on business prior to Oct. 1, 1919)	37 72
Total	55,205 73
Office furniture and plans	1,000 00
Total assets in Canada	\$ 321,527 67

LIABILITIES IN CANADA.

Net amount of fire claims, adjusted and unpaid	\$ 1,036 30
Net amount of fire claims, unadjusted	2,460 00
Net amount of automobile (including fire risk) claims, adjusted and unpaid	429 60
Net amount of automobile (including fire risk) claims, unadjusted	2,223 14
Total net amount of unsettled claims	\$ 6,149 01
Reserve of unearned premiums, viz.:—	
Fire	\$ 205,132 28
Automobile (including Fire Risk).	14,919 74
Tornado	673 52
Total, \$220,755.54; carried out at 80 per cent	176,604 43
Taxes due and accrued	25,000 00
Salaries, rent, etc., due and accrued	5,035 05
Total liabilities in Canada.	\$ 212,788 52

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NORTHWESTERN NATIONAL—Continued.

INCOME IN CANADA.

Premiums.	Class of Business.			
	Fire.	Automobile (including Fire Risk.)	Hail.	Tornado.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	283,246 37	36,771 25	212 06	464 00
Less reinsurance.....	60 00			
Less return premiums.....	29,667 43	6,735 71		64 30
Total deduction.....	29,727 43			
Net cash received.....	253,518 94	30,035 54	212 06	399 70
Net cash received for premiums for all classes of business.....				\$ 284,166 24
Cash received for interest on investments.....				11,870 55
Total income in Canada.....				\$ 296,036 79

EXPENDITURE IN CANADA.

Claims.	Class of Business.		
	Fire.	Automobile (including Fire Risk.)	Tornado.
	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	11,127 79	1,576 05	
Paid for claims occurring during the year.....	72,494 03	10,183 21	184 78
Less reinsurance.....	9 26		
Net payment for said claims.....	72,484 77		
Total net payment for claims.....	83,612 56	11,759 26	184 78
Total net payments for claims for all classes of business.....			\$ 95,556 60
Commission and brokerage, Fire, \$57,469.18; Other, \$8,361.....			65,830 18
Taxes: Fire, \$7,200.81; Other, \$323.04.....			7,523 85
*Salaries, fees and travelling expenses.....			16,208 43
†Miscellaneous expenditure, viz.:—Advertising, \$35.60; exchange and bank charges, \$2,536.77; postage, telegrams, telephones and express, \$1,263.12; printing and stationery, \$545.77; sundry office expenses, \$10,381.19.....			14,762 45
Total expenditure in Canada.....			\$ 199,881 51

*(\$14,460.35 belongs to Fire business.)

†(\$13,170.32 belongs to Fire business.)

10 GEORGE V, A. 1920

NORTHWESTERN NATIONAL—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Fire.		Automobile (including Fire Risk.)		Tornado.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts	\$	\$ cts	\$	\$ cts
Gross in force at end of 1918	27,666,788	330,988 34	504,560	12,414 97	324,435	1,530 24
Taken in 1919, new and renewed	24,582,657	299,388 08	1,802,254	38,283 26	116,400	501 72
Totals	52,249,445	630,376 42	2,306,814	50,698 23	440,835	2,031 96
Less ceased	20,114,512	238,941 47	910,772	21,044 71	144,750	652 36
Gross in force at end of 1919	32,134,933	391,434 95	1,396,042	29,653 52	296,085	1,379 60
Less reinsured	35,332	60 00				
Net in force at end of 1919	32,099,601	391,374 95	1,396,042	29,653 52	296,085	1,379 60

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

THE NORTH WEST FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, G. R. CROWE—Vice-President, G. V. HASTINGS—General Manager, T. L. MORRISSEY
—Deputy Manager, THOS. BRUCE—Principal Office, Winnipeg.

(Incorporated by an Act of the Legislature of the Province of Manitoba, 1880, chapter 37, amended in 1885 by chap. 51; in 1888, by chap. 46; and in 1903 by chap. 62. The above Acts were consolidated and amended by chap. 79, statutes of Manitoba, 1904. Dominion license issued February 6, 1912.)

CAPITAL.

Amount of joint stock capital authorized.....	\$ 500,000 00
Amount subscribed.....	250,000 00
Amount paid in cash.....	100,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Mortgage loans on real estate, first liens.....	\$ 116,143 25
Amount of loans as above on which interest has been overdue for one year or more previous to statement.....	\$ 33,593 25

Bonds and debentures owned, viz:—

Government—	Par value.	Book value.	Market value.
Dominion of Canada War Loan, 1925, 5 p.c.....	\$ 25,000 00	\$ 24,213 80	\$ 24,750 00
Dominion of Canada War Loan, 1937, 5 p.c.....	25,000 00	23,933 43	23,933 43
Dominion of Canada Victory Loan, 1933, 5½ p.c.....	25,000 00	25,000 00	25,000 00
Dominion of Canada Victory Loan, 1933, 5½ p.c.....	17,000 00	17,764 29	17,099 00
Dominion of Canada Victory Loan, 1934, 5½ p.c.....	25,000 00	25,000 00	25,000 00
Dominion of Canada War Loan, 1937 5½ p.c.....	25,000 00	24,776 99	25,000 00
Cities—			
*St. Boniface, 1932, 5 p.c.....	16,000 00	15,092 80	15,040 00
*St. Boniface, 1940, 5 p.c.....	38,815 09	41,524 82	35,709 88
*Winnipeg, 1930, 4 p.c.....	2,000 00	1,800 00	1,780 00
Total par, book and market values.....	\$ 198,815 09	\$ 199,106 13	\$ 193,213 31

Carried out at book value.....	199,106 13
Cash at head office.....	2,549 17
Cash at Eastern Branch.....	1,612 05
Cash in Royal Bank of Canada, Winnipeg, \$42,424.67; Montreal, \$7,372.83.....	49,797 50
Total ledger assets.....	\$ 369,208 10
Deduct market value of bonds and debentures under book value.....	5,892 82
	\$ 363,315 28

OTHER ASSETS.

Interest due, \$4,785.46; accrued, \$4,068.19.....	8,853 65
Agents' balances and premiums uncollected:—	
In Canada (\$996.70 on business prior to October 1, 1919).....	\$ 14,648 06
In other Countries.....	562 94
Total.....	15,211 00
Total assets.....	\$ 387,379 93

*On deposit with Receiver General.

10 GEORGE V, A. 1920

THE NORTH WEST FIRE—Continued.

LIABILITIES.

(1) *Liabilities in Canada.*

Total net amount of claims, unadjusted	\$ 6,512 00
Reserve of unearned premiums, \$115,838.72, carried out at 80 per cent.	92,670 98
Taxes due and accrued	8,527 22
Reserve on unlicensed reinsurance, unsecured	2,857 29
Reinsurance premiums	5,534 21
Total liabilities in Canada	<u>\$ 116,101 70</u>

(2) *Liabilities in other Countries.*

Net amount of claims, unadjusted	\$ 1,000 00
Reserve of unearned premiums, \$2,030.82, carried out at 80 per cent	1,624 66
Total liabilities in other countries	<u>\$ 2,624 66</u>
Total liabilities in all countries	<u>\$ 118,726 36</u>
Excess of assets over liabilities	\$ 268,653 57
Capital stock paid in cash	100,000 00
Surplus over all liabilities and paid up capital	<u><u>\$ 168,653 57</u></u>

INCOME.

	In Canada.	In other Countries.
Gross cash received for premiums	\$ 232,754 56	\$ 7,068 37
Deduct reinsurances, \$62,237.74; return premiums, \$28,411.92.	87,675 88	2,973 78
Net cash received for premiums	<u>\$ 145,078 68</u>	<u>\$ 4,094 59</u>
Net cash received for premiums in all countries		\$ 149,173 27
Received for interest on investments		19,099 91
Endorsement fees.		2 00
Total income		<u><u>\$ 168,275 18</u></u>

EXPENDITURE.

	In Canada.	In other Countries.
Amount paid for claims occurring in previous years	\$ 9,786 61	\$ 1,524 16
Deduct savings and salvage, \$77; reinsurances, \$2,840.83	2,917 83	507 50
Net amount paid for said claims	<u>\$ 6,868 78</u>	<u>\$ 1,016 66</u>
Amount paid for said claims occurring during the year	\$ 77,949 28	129 26
Deduct savings and salvage, \$99.98; reinsurances, \$14,216.38	14,316 36	
Net amount paid for said claims	<u>\$ 63,632 92</u>	
Total net amount paid for claims	<u>\$ 70,501 70</u>	<u>\$ 1,145 92</u>
Total net amount paid for claims in all countries		\$ 71,647 62
Dividends paid		12,000 00
Commission or brokerage.		30,077 05
Salaries: Head Office officials, \$7,659.37; directors' fees, \$460; auditors' fees, \$200; travelling expenses, officials, \$1,121.27.		9,440 64
Taxes		5,478 50
Miscellaneous expenditure, viz.: Advertising, \$339.90; maps and plans, \$403.36; postage, telegrams, telephones and express, \$737.58; printing and stationery, \$654.72; rents, \$1,048.38; board fees, \$1,917.05; furniture and fixtures, \$24.25; miscellaneous, \$561.21		5,686 45
Total expenditure		<u><u>\$ 134,330 26</u></u>

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THE NORTH WEST FIRE—*Concluded.*

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1918.....	\$ 335,263 18
Amount of cash income	168,275 18
Total.....	\$ 503,538 36
Amount of cash expenditure.....	134,330 26
Balance, net ledger assets, December 31, 1919	\$ 369,208 10

RISKS AND PREMIUMS.

Fire Risks.	In Canada.		In other Countries.		Totals in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1918	22,449,954	279,107 73	483,055	5,536 48	22,933,009	284,644 21
Taken during the year— new and renewed.....	20,920,294	234,825 11	725,567	7,119 53	21,645,861	241,944 64
Total.....	43,370,248	513,932 84	1,208,622	12,656 01	44,578,870	526,588 85
Deduct terminated.....	19,072,178	204,908 57	663,788	6,421 70	19,735,966	211,330 25
Gross in force at end of 1919	24,298,070	309,024 29	544,834	6,234 31	24,842,904	315,258 60
Deduct reinsured.....	6,131,248	83,568 47	197,146	2,172 62	6,328,394	85,741 13
Net in force at end of 1919..	18,166,822	225,455 84	347,688	4,061 69	18,514,510	229,517 47

10 GEORGE V, A. 1920

THE NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, G. HUSTLER TUCK—General Manager and Secretary, R. Y. SKETCH—Principal Office,
Norwich, Eng.—Chief Agent in Canada, JOHN B. LAIDLAW—Head office in
Canada—Toronto, Ont.

(Organized and commenced business 1797. Commenced business in Canada, April, 1880).

CAPITAL.

Amount of joint stock capital authorized and subscribed.....	£ 1,100 000	\$5,353,333 33
Amount of capital paid thereon in cash.....	132,000	642,400 00
Debenture Stock (Norwich and London).....	540,478	2,630,326 26

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (*For details, see
Schedule B*).....\$ 1,041,971 91

Other Assets in Canada.

Value of real estate held by the company, 12-14 Wellington St., E. Toronto.....	100,000 00
Cash on hand.....	21,489 31
Balance staff Victory Loan account.....	1,376 88
Cash in banks, viz.—	
Molsons Bank, Toronto (current account).....	\$ 1,731 39
Molsons Bank, Toronto (special account).....	21,226 41
Molsons Bank, Toronto (accident account).....	5,918 89
Molsons Bank, Montreal (current account).....	1,250 00
Molsons Bank, Montreal (special account).....	7,532 45
Imperial Bank, Toronto (special account).....	6,068 75
Imperial Bank, Toronto (current account).....	4,533 59
Imperial Bank, Winnipeg (current account).....	1,000 00
Imperial Bank, Winnipeg (special account).....	11,874 98
Total cash in banks.....	61,136 46
Agents' balances and premiums uncollected, viz.—	
Fire..... (\$ 2,705 53 on business prior to Oct. 1, 1919)...	\$ 153,563 96
Accident..... (\$14,209 70 " " 1, 1919)...	33,722 63
Automobile (including Fire Risk)..... (\$ 156 64 " " 1, 1919)...	4,132 93
Automobile (excluding Fire Risk)..... (\$ 2,955 39 " " 1, 1919)...	11,257 20
Liability..... (\$ 1,384 94 " " 1, 1919)...	2,527 55
Plate Glass..... (\$ 2,570 90 " " 1, 1919)...	6,406 09
Sickness..... (\$13,240 90 " " 1, 1919)...	26,204 50
Total.....	237,814 86
Office furniture and plans.....	5,000 00
Due from reinsuring companies: accident, \$72.05; auto, (excluding fire risk) \$568.18; liability, \$11 85; sickness, \$133.34.....	785 42
Total assets in Canada.....	\$ 1,469,574 84

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted (\$42,347 61 accrued prior to 1919) ..	\$ 71,381 05
Net amount of fire claims, resisted, in suit.....	39,802 61
Net amount of accident claims, unadjusted.....	4,000 00
Net amount of automobile (including fire risk) claims, unadjusted.....	4,359 25
Net amount of automobile (excluding fire risk) claims, unadjusted.....	11,500 00
Net amount of automobile (excluding fire risk) claims, resisted, in suit (\$1,300 accrued prior to 1919).....	3,300 00
Net amount of automobile (excluding fire risk) claims, resisted, not in suit	1,200 00

LIABILITIES IN CANADA—*Concluded.*INCOME IN CANADA.[illegible]

10 GEORGE V, A. 1920

THE NORWICH UNION FIRE—Continued.

EXPENDITURE IN CANADA.

	Fire.	Accident.	Automobile (including Fire Risk.)	Automobile (excluding Fire Risk.)	Liability.	Plate Glass.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Paid for claims occurring in previous years	39,635 67	2,914 83	7,759 71	10,845 91	12,562 37	1,610 64	9,555 57
Deduct savings and sal- vage	2,744 63	...	872 50	...	...	...	...
Deduct reinsurances . . .	...	12 50	...	122 50	125 25	...	342 96
Net paid for said claims .	36,891 04	2,902 33	6,887 21	10,723 41	12,437 12	1,610 64	9,212 61
Paid for claims occurring during the year	372,664 40	18,310 14	34,200 13	24,276 60	5,191 27	4,901 74	21,690 00
Deduct savings and sal- vage	2,348 89	150 00	557 56	646 61	105 52	53 56	139 28
Deduct reinsurances . . .	590 69	148 31	107 85	1,097 56	265 78	160 61	1,228 01
Total deduction	2,939 58	298 31	665 41	1,744 17	371 30	214 17	1,367 29
Net paid for said claims .	369,724 82	18,011 83	33,534 72	22,532 43	4,819 97	4,687 57	20,322 71
Total net paid for said claims	406,615 86	20,914 16	40,421 93	33,255 84	17,257 09	6,298 21	29,535 32

Total net payments for claims for all classes of business	\$	554,298 41
Commission and brokerage, fire, \$197,479.45; other, \$84,953 30		282,432 75
Commission on profits, fire		6,015 74
Taxes, fire, \$25,909.47; other, \$6,560.23		32,469 80
*Salaries, fees and travelling expenses: Salaries, Head office, \$87,311.41; salaries, other special agents, \$23,775.01; fees—directors, \$1,205; auditors, \$1,250; travelling expenses, officials and other, \$12,922.39; automobile, \$1,843.52.		128,308 33
†Miscellaneous expenditure: Advertising, \$7,872.14; furniture and fixtures, \$2,203.26; legal expenses, \$274.72; maps and plans, \$3,492.55; postage, telegrams, telephones and express, \$9,320.88; printing and stationery, \$17,289.16; underwriters' boards, associations, etc., \$12,388.33; sundry charges, \$13,285.50; rents, \$7,145; inspections and surveys, \$209.50		73,481 04
Total expenditure in Canada	\$	1,077,003 07

*(\$88,114.29 belongs to Fire business.) †(\$56,379.92 belongs to Fire business.)

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Accident.	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1918	115,475,844	1,321,348 41	8,251,200	48,421 67
Taken in 1919—New	81,206,108	920,446 67	6,858,348	43,093 51
Renewed	26,257,957	289,411 24	10,612,850	49,386 23
Totals	222,939,909	2,531,206 32	25,752,398	140,901 41
Less ceased	101,933,480	1,071,379 18	13,636,332	68,279 56
Gross in force at end of 1919	121,006,429	1,459,827 14	12,116,066	72,621 85
Less reinsured	1,759,871	18,861 85	940,162	4,908 46
Net in force at end of 1919	119,246,558	1,440,965 29	11,175,904	67,713 39

SESSIONAL PAPER No. 8

THE NORWICH UNION FIRE—*Continued.*SUMMARY OF RISKS AND PREMIUMS IN CANADA—*Concluded.*

Risks and Premiums.	Class of Business.			
	Automobile (including Fire Risk.)		Automobile (excluding Fire Risk.)	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts	\$	\$ cts
Gross in force at end of 1918.....	2,391,953	42,074 04	8,169,750	48,423 86
Taken in 1919—New.....	5,289,380	73,128 07	12,067,500	80,555 79
Renewed.....			5,205,000	28,454 95
Totals.....	7,681,333	115,202 11	25,442,250	157,434 60
Less ceased.....	3,226,429	58,517 07	12,497,750	74,798 42
Gross in force at end of 1919.....	4,454,904	56,685 04	12,944,500	82,636 18
Less reinsured.....	26,091	416 83	1,099,750	8,015 73
Net in force at end of 1919.....	4,428,813	56,268 21	11,844,750	74,620 45

Risks and Premiums.	Class of Business.			
	Liability.		Plate Glass.	Sickness.
	Amount.	Premiums.	Premiums.	Premiums.
	\$	\$ cts	\$ cts	\$ cts
Gross in force at end of 1918.....	1,857,500	24,612 45	15,210 63	31,771 23
Taken in 1919—New.....	3,796,666	29,789 90	11,945 64	39,560 45
Renewed.....	942,500	7,973 51	4,277 14	33,244 30
Totals.....	6,596,666	62,405 86	31,433 41	104,575 98
Less ceased.....	2,352,500	41,776 49	12,103 13	45,793 66
Gross in force at end of 1919.....	4,244,166	20,629 37	19,330 28	58,782 32
Less reinsured.....	90,000	4,030 66	1,321 17	3,501 11
Net in force at end of 1919.....	4,154,166	16,598 71	18,009 11	55,281 21

10 GEORGE V, A. 1920

THE NORWICH UNION FIRE—*Concluded.*

Schedule B.

Bonds and debts. on deposit with Receiver General:—

<i>Governments—</i>	Par value.	Market value
Canada inscribed stock, 1938, 3 p.c.	\$ 26,766 66	\$ 19,807 33
Canada inscribed stock, 1930/1950, 3½ p.c.	97,333 33	74,946 66
Canada Reg'd stock, 1940/1960, 4 p.c.	73,000 00	61,320 00
Dom. of Canada War Loan, 1937, 5½ p.c.	200,000 00	200,000 00
Dom. of Canada Victory Loan, 1933, 5½ p.c.	1,500 00	1,500 00
Dom. of Canada Victory Loan, 1934, 5½ p.c.	50,000 00	50,000 00
Prov. of New Brunswick, 1938, 3 p.c.	29,200 00	21,608 00
Prov. of Ontario, 1928, 6 p.c.	25,000 00	25,000 00
Prov. of Ontario, 1939, 4 p.c.	10,000 00	8,700 00
Prov. of Ontario, 1941, 4 p.c.	20,000 00	17,400 00
Prov. of Saskatchewan, 1954, 4½ p.c.	24,333 33	20,926 66
<i>Cities—</i>		
Calgary, 1933, 4½ p.c.	30,000 00	26,100 00
Edmonton, 1924, 4½ p.c.	9,800 00	9,016 00
London, 1921, 4 p.c.	15,000 00	14,400 00
Montreal permanent debenture stock, 3 p.c.	24,333 33	14,589 99
Montreal, 1942, 3½ p.c.	34,666 67	26,572 00
Montreal stg. stock, 1932, 4 p.c.	14,600 00	12,994 00
Ottawa, 1931, 4 p.c.	44,286 67	39,858 00
Quebec stock, 1962, 3½ p.c.	36,013 33	25,929 60
Toronto, 1929, 3½ p.c.	90,033 33	78,339 00
Toronto, 1944, 3½ p.c.	38,933 33	30,368 00
Toronto, 1928, 4 p.c.	29,200 00	24,820 00
Vancouver, 1944, 4 p.c.	16,000 00	12,480 00
Vancouver, 1946, 4 p.c.	20,000 00	15,400 00
Victoria, 1936 4 p.c.	19,466 67	15,962 67
Victoria, 1961, 4 p.c.	9,733 33	7,300 00
Winnipeg, 1938, 3½ p.c.	6,000 00	4,740 00
Winnipeg, 1923, 4 p.c.	8,000 00	7,520 00
Winnipeg, 1925, 4 p.c.	20,000 00	18,400 00
<i>District—</i>		
South Vancouver, 1959, 5 p.c.	10,000 00	8,500 00
<i>School—</i>		
Quebec, R.C., 1954, 5 p.c.	25,000 00	24,500 00
<i>Railway—</i>		
Can. Nor. Ry. cons. 1st mtge. (g'teed by Prov. of Manitoba), 1930, 4 p.c.	58,400 00	50,224 00
<i>Miscellaneous—</i>		
Can. Perm. Mortgage Corporation, 1924, 5½ p.c.	25,000 00	25,000 00
Hydro Electric Power Commission of Ontario (g'teed by Province of Ontario), 1957, 4 p.c.	25,000 00	25,000 00
Toronto Harbour Comms. (g'teed by City of Toronto), 1953, 4½ p.c.	25,000 00	22,750 00
Total on deposit with Receiver General..	\$1,190,999 98	\$1,041,971 91

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

THE OCCIDENTAL FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, RANDALL DAVIDSON—Vice-President and Secretary, C. A. RICHARDSON—Principal Office, Winnipeg, Man.

(Incorporated by an Act of the Legislature of the Province of Manitoba, chapter 65 of the Statutes of 1902. Incorporated, June 16, 1908, by an Act of the Parliament of Canada, 7-8 Edward VII, chap. 139. Dominion license issued, May 5, 1909.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	\$ 500,000 00
Amount paid thereon in cash	174,762 70

(For List of Shareholders, see Appendix.)

ASSETS.

Amount secured by way of loans on real estate, first liens	\$ 87,595 30
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Bonds and debentures owned by the company, viz.:

Governments—	Par value.	Book value.	Market value.
Dominion of Canada War Loan, 1937, 5½ p.c.	\$ 190,000 00	\$ 186,818 77	\$ 190,000 00
Dominion of Canada War Loan, 1933, 5½ p.c.	60,000 00	60,000 00	60,000 00
Dominion of Canada Victory Loan, 1924, 5½ p.c. (partly paid)	50,000 00	15,000 00	15,000 00
*Province of Manitoba (Telegraph and Telephone Systems), 1947, 4 p.c.	55,000 00	55,000 00	45,100 00
Province of Manitoba, 1947, 4 p.c.	14,600 00	11,274 12	11,274 12
City—			
*Winnipeg, 1949, 5½ p.c.	75,000 00	76,387 50	76,387 50
School—			
Waldron, Alta., 1920, 5 p.c.	250 00	250 00	250 00
Miscellaneous—			
Canada Permanent Mortgage Corporation, 1920, 4½ p.c.	15,000 00	15,000 00	15,000 00
Grand Trunk Pacific Ry. Co., guaranteed by Dom. of Can., 1962, 4 p.c.	24,300 00	18,314 91	18,314 91
Total par, book and market values	\$ 484,150 00	\$ 438,045 30	\$ 431,326 53

Carried out at book value	438,045 30
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Cash in banks, viz.:

Royal Bank of Canada, Montreal	\$ 14,346 02
Royal Bank of Canada, Winnipeg current account	17,034 89
Royal Bank of Canada, Winnipeg investment account	56,136 52

Total cash in banks	87,517 43
Net advance to travellers	48 24

Total ledger assets	\$ 613,206 27
Deduct market value of bonds and debentures under book value	6,718 77

\$ 606,487 50

OTHER ASSETS.

Interest due, \$268.49; accrued, \$6,258.10	6,526 59
Agents' balances and premiums uncollected - \$1,762.54 on business prior to Oct. 1, 1919	61,797 78
Accrued commission on licensed reinsurance premiums	450 00
Total assets	\$ 675,261 87

*On deposit with Receiver General.

10 GEORGE V, A. 1920

THE OCCIDENTAL FIRE—Continued.

LIABILITIES.

Total net amount of claims, unadjusted	\$ 7,977 27
Reserve of unearned premiums, \$185,118.90; carried out at 80 per cent	148,095 12
Held in trust for treaty reinsuring companies	92,332 71
Taxes due and accrued	4,105 11
Due for reinsurance premiums	2,430 91
Interest accrued on treaty reserve funds	1,097 65
Total liabilities in Canada	\$ 256,038 77
Surplus of assets over liabilities	\$ 419,223 10
Capital stock paid in cash	174,762 70
Surplus over all liabilities and paid up capital	\$ 244,460 40

INCOME.

Gross cash received for premiums	\$ 442,891 84
Deduct reinsurances, \$157,637.78; return premiums, \$70,177	227,814 78
Net cash received for said premiums	\$ 215,077 06
Received for interest on investments	32,137 65
Profit on sale of bonds and real estate	1,956 56
Total income	\$ 249,171 27

EXPENDITURE.

Amount paid for claims occurring in previous years	\$ 16,223 48
Deduct reinsurances	6,874 29
Net amount paid for said claims	\$ 9,349 19
Amount paid for claims occurring during the year	\$ 146,047 20
Deduct reinsurances	53,108 68
Net amount paid for said claims	\$ 92,938 52
Total net amount paid for claims	\$ 102,287 71
Commission or brokerage	22,568 08
Commission on profits	1,456 73
Paid for salaries: H.O., employees, \$9,785.95; do., of general and special agents, \$9,551.06; directors' fees, \$590; auditors' fees, \$434.14; travelling expenses of agents, \$3,071.47; bonus, \$1,571.58	24,914 20
Taxes, license fees, etc	10,415 21
Miscellaneous expenditure, viz.: Advertising, \$408.41; maps and plans, \$1,109.73; printing and stationery, \$6,647.84; postage, telegrams, telephones and express, \$2,049.29; legal expenses, \$163.90; boards, tariff associations, etc., \$4,513.12; rents, \$2,037; furniture and fixtures, \$187.59; exchange, \$139.46; investment expenses, \$779.79. Grain Insurance Assoc., expenses, \$1,058.48; sundries, \$1,630.69.	20,725 30
Total expenditure	\$ 182,367 23

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets at December 31, 1918	\$ 454,069 52
Amount of income as above	249,171 27
Total	\$ 703,240 79
Amount of expenditure as above	182,367 23
Balance, net ledger assets, at December 31, 1919 (\$613, 206.27 less \$92,332.71 deposits held for reinsuring companies)	\$ 520,873 56

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums ceded to unlicensed companies	\$ 123,115 21
Amount of commission thereon	36,924 31
Amount of losses recovered from said companies	52,263 40
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$69,984.95; carried out at 80 per cent	55,987 93
Amount of losses due and recoverable from such companies on outstandings	4,089 47
Amount of reinsurance premiums payable to such companies	13,465 28
Amount of cash or other securities held as security for recovery of claims	70,856 76

SESSIONAL PAPER No. 8

THE OCCIDENTAL FIRE—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Class of Business.		
	Fire.		
	No.	Amount.	Premiums.
		\$	\$ cts.
Gross in force at end of 1918	15,036	30,164,638	465,481 40
Taken in 1919, new and renewed	12,136	39,067,107	457,714 95
Totals,	27,172	69,231,745	923,196 35
Less ceased,	10,487	34,237,606	396,120 86
Gross in force at end of 1919.....	16,685	34,994,139	527,075 49
Less reinsured		12,314 172	173,939 26
Net in force at end of 1919	16,685	22,679,967	353,136 23

10 GEORGE V. A. 1920

THE OCEAN ACCIDENT AND GUARANTEE CORPORATION, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

Chairman, E. R. OWEN—Secretary, T. M. E. ARMSTRONG—Principal Office, London, Eng.—
General Manager for Canada, W. Q. PERRY—Head Office in Canada, Toronto, Ont.

(Incorporated under the Companies' Acts, 1862 and 1867. Empowered by special Act of Parliament in 1871. Commenced business in Canada September 1, 1895.)

CAPITAL.

Amount of joint stock capital authorized	\$ 5,000,000 00
Amount subscribed	3,107,000 00
Amount paid in cash	\$61,540 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debts, on deposit with Receiver General <i>For details, see Schedule B).</i>	\$ 720,481 24
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Other Assets in Canada.

Value of real estate—building and lot in Regina, Sask.	6,605 59
Market value of bonds held by Company. <i>For details, see Schedule C)</i>	65,000 00
Associated companies, Manitoba	31,793 99
Cash at head office and branches	1,025 00
Cash in banks, viz:—	
Bank of Montreal, Toronto	\$ 91,450 05
Royal Bank of Canada, Toronto	30,756 95
Total cash in banks	122,207 00
Deposit with Underwriters' Association	1,300 00
Expenses advanced	3,247 77
Cash deposit with Manitoba Government—Workmen's Compensation	5,000 00
Quebec Associated Companies Reinsurance Bureau	2,205 91
Agents' balances and premiums uncollected, viz:—	
Fire, \$1,879.07 on business prior to Oct. 1, 1919	\$ 46,095 13
Accident, \$1,457.40 on business prior to Oct. 1, 1919	24,729 74
Automobile, including Fire Risk, \$1,088.50 on business prior to Oct. 1, 1919	7,065 98
Automobile, excluding Fire Risk, \$867.71 on business prior to Oct. 1, 1919	4,747 33
Burglary, \$8,000 on business prior to Oct. 1, 1919	1,070 13
Liability, \$2,881.60 on business prior to Oct. 1, 1919	19,073 03
Guarantee, \$775.34 on business prior to Oct. 1, 1919	3,857 51
Plate Glass, \$534.79 on business prior to Oct. 1, 1919	7,989 92
Sickness, \$728.70 on business prior to Oct. 1, 1919	12,363 72
Total	126,992 52
Reinsurance losses, Auto—(including Fire Risk), \$1,100.90; Accident, \$159.30, and Liability, \$161.15	1,421 35
Total assets in Canada	\$ 1,087,190 47

SESSIONAL PAPER No. 8

OCEAN ACCIDENT AND GUARANTEE—Continued.

LIABILITIES IN CANADA.

Net amount of unsettled claims—		
Fire, unadjusted (\$850 accrued prior to 1919)	\$ 19,365 00	
Fire, resisted, in suit	50 00	
Accident, unadjusted (\$2,500 accrued prior to 1919)	21,000 00	
Accident, resisted, in suit	1,000 00	
Automobile, (including Fire Risk) (\$500 accrued prior to 1919)	3,500 00	
Automobile, (excluding Fire Risk), unadjusted (\$5,500 accrued prior to 1919)	27,000 00	
Burglary, unadjusted	500 00	
Liability, unadjusted (\$31,700 accrued prior to 1919)	73,000 00	
Guarantee, unadjusted	1,470 00	
Plate Glass, unadjusted	4,000 00	
Sickness, unadjusted	13,000 00	
Total net amount of unsettled claims	\$ 163,885 00	
Reserve of unearned premiums—		
Fire	\$ 209,474 02	
Accident	87,995 33	
Automobile (including Fire Risk)	36,732 07	
Automobile (excluding Fire Risk)	60,683 37	
Burglary	2,498 86	
Liability	40,320 71	
Guarantee	13,496 99	
Plate Glass	48,894 74	
Sickness	42,495 72	
Total net reserve of unearned premiums, \$542,591.81; carried out at 80 per cent	434,073 44	
Due and accrued for taxes (estimated) including \$17,000 business profits	30,000 00	
Reinsurance premiums due—		
Fire	\$ 1,142 95	
Accident	1,356 51	
Automobile (including Fire Risk)	950 46	
Burglary	466 72	
Guarantee	147 75	
Sickness	1,032 44	
Total	5,096 83	
Amount of all other liabilities	1,597 51	
Total liabilities in Canada	\$ 634,652 78	

INCOME IN CANADA.

Pre- miums.	Class of Business								
	Fire.	Accident.	Auto- mobile (including Fire Risk.)	Auto- mobile (exclud- ing Fire Risk.)	Bur- glary.	Liability.	Guar- antee.	Plate Glass.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received	333,359 44	191,648 82	101,602 54	129,146 00	4,091 31	149,566 19	31,491 47	49,098 50	89,945 90
Less reinsurance	15,136 88	16,136 86	19,793 95	4,399 59	612 83	1,071 10	3,898 23		7,817 52
Net cash received	318,222 56	175,511 96	81,808 59	124,746 41	3,478 48	148,495 09	27,593 24	49,098 50	82,128 38

Net cash received for premiums for all classes of business	\$ 1,011,083 21
Cash received for interest on investments	14,745 52
Bad debts recovered	492 42
Total income in Canada	\$ 1,026,321 15

10 GEORGE V, A. 1920

THE OCEAN ACCIDENT AND GUARANTEE—Continued.

EXPENDITURE IN CANADA.

Claims.	Class of Business.							
	Fire.	Accident.	Automobile (including Fire Risk)	Automobile (excluding Fire Risk)	Burglary.	Liability.	Guarantee.	Plate Glass.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Paid for claims occurring in previous years	17,413 72	47,218 96	2,036 73	10,233 07	161 55	37,230 48	198 55	1,347 56
Less reinsurances.		21,740 47	410 07	67 53				
Net paid for said claims		25,478 49	1,626 66	10,165 54				
Paid for claims occurring during the year.	125,700 66	54,669 33	31,535 74	44,267 34	213 66	41,338 52	604 38	23,066 99
Less reinsurances.	2,519 48	3,076 73	3,290 34	3,466 03				
Net paid for said claims	123,181 18	51,592 60	28,245 40	40,801 31				
Total net paid for said claims.	140,594 90	77,071 09	29,872 06	50,966 85	375 21	78,569 00	802 93	24,414 55
Sickness.								
	\$ cts.							
Paid for claims occurring in previous years	20,128 55							
Less reinsurances.	1,348 22							
Net paid for said claims	18,780 33							
Paid for claims occurring during the year.	28,689 82							
Less reinsurances.	3,685 60							
Net paid for said claims	25,004 22							
Total net paid for said claims.	43,784 55							

Total net payments for claims for all classes of business \$ 446,451 14

Commission and brokerage, fire, \$65,997 44; other, \$163,452.95 229,450 39

Taxes, fire, \$6,858 88; other, \$19,323.51 26,182 39

*Salaries, fees and travelling expenses:—Salaries:—head office, \$65,897.68; general and special agents, \$52,436.10; Fees, auditors, \$1,160; travelling expenses: officials, \$2,535.12; agents, \$10,566.71 132,595 61

†Miscellaneous expenditure, viz:—Advertising, \$3,080 56; furniture and fixtures, \$1,960 68; inspections and surveys, \$4,730 02; legal expenses, \$1,118 94; maps and plans, \$1,757.72; medical examiners fees, 559.46; postage, telegrams, telephones and express, \$4,206.91; printing and stationery, \$15,402 58; rents, \$12,724 43; underwriters' boards, associations, etc., \$7,439 20; general expenses, \$8,611 57; payroll audit, \$554 54; H. O. Charges, \$1,378 96 66,525 57

Total expenditure in Canada \$ 901,205 10

* \$44,198 52 belongs to fire business.) † (\$23,304.75 belongs to fire business.)

SESSIONAL/ PAPER No. 8

THE OCEAN ACCIDENT AND GUARANTEE—Continued.

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Accident.	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1918	38,139,232	383,366 86	26,241,266	164,642 66
Taken in 1919—new and renewed	40,998,675	425,405 82	36,501,981	245,101 22
Totals	79,137,907	808,772 68	62,743,247	409,743 88
Less ceased	37,992,765	398,271 62	33,875,850	217,687 44
Gross in force at end of 1919	41,145,142	410,501 06	28,867,397	192,056 44
Less reinsured	1,620,819	16,936 41	1,747,500	16,065 77
Nets in force at end of 1919	39,524,323	393,564 65	27,119,897	175,990 67

Risks and Premiums.	Class of Business.			
	Automobile (including Fire Risk).		Automobile (excluding Fire Risk).	
	Premiums.	Amount.	Premiums.	
	\$ cts.	\$	\$ cts.	
Gross in force at end of 1918	59,318 61	20,367,627	80,232 70	
Taken in 1919—new and renewed	120,480 78	34,397,214	165,764 49	
Totals	179,799 39	54,764,841	245,997 19	
Less ceased	84,973 23	28,404,714	120,920 15	
Gross in force at end of 1919	94,826 16	26,360,127	125,077 04	
Less reinsured	21,362 01	1,489,436	3,710 30	
Net in force at end of 1919	73,464 15	24,870,691	121,366 74	

Risks and Premiums.	Class of Business.			
	Burglary.		Liability.	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1918	375,949	3,295 40	7,586,999	78,024 31
Taken in 1919—new and renewed	675,358	5,894 19	6,209,500	221,026 07
Totals	1,051,307	9,189 59	13,796,499	299,050 38
Less ceased	404,132	3,232 42	7,884,199	216,583 85
Gross in force at end of 1919	647,175	5,957 17	5,912,300	82,466 53
Less reinsured	123,500	1,388 40		1,071 10
Net in force at end of 1919	523,675	4,568 77	5,912,300	81,395 43

10 GEORGE V, A. 1920

THE OCEAN ACCIDENT AND GUARANTEE—*Concluded.*SUMMARY OF RISKS AND PREMIUMS IN CANADA—*Concluded.*

Risks and Premiums.	Class of Business.			
	Guarantee.		Plate Glass.	Sickness.
	Amount.	Premiums.	Premiums.	Premiums.
	\$	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1918	6,762,781	28,920 67	102,022 02	77,370 17
Taken in 1919—new and renewed.....	8,645,304	36,199 84	59,233 63	115,414 08
Totals	15,408,085	65,120 51	161,255 65	192,784 25
Less ceased	8,388,016	33,856 05	49,725 49	99,965 70
Gross in force at end of 1919.....	7,020,069	31,264 46	111,530 16	92,818 55
Less reinsured	906,116	4,283 57		7,827 11
Net in force at end of 1919	6,113,953	26,980 89	111,530 16	84,991 44

SCHEDULE B.

Bonds and debts, owned, viz:—

*On deposit with Receiver General—**Governments—*

	Par value.	Market value.
Canada stock, 1930 1950, 3½ p.c.	\$ 4,866 67	\$ 3,747 34
Prov. of Ontario, 1946, 3½ p.c.	53,533 33	40,685 33
Prov. of Quebec, inscribed, 1937, 3 p.c.	102,200 00	74,606 00
Prov. of Quebec, inscribed, 1928, 4 p.c.	12,166 67	11,071 67
British War Loan, 1929 1947, 5 p.c.	254,431 16	232,042 67
Guaranteed Stock (Irish Land Act), 1933 or later, 2¼ p.c.	48,666 67	25,793 34
New South Wales, 1935, 3 p.c.	36,500 00	25,915 00
Dominion of Canada Victory Loan, 1933, 5½ p.c.	85,000 00	85,000 00
Dominion of Canada War Loan, 1937, 5½ p.c.	100,000 00	100,000 00

Cities—

Montreal (St. Henri), 1950, 4 p.c.	20,000 00	16,400 00
Westmount, 1934, 4 p.c.	25,000 00	22,000 00
Winnipeg, 1936, 4 p.c.	24,333 33	20,926 66
Winnipeg, 1940, 4 p.c.	24,333 34	20,440 00

Railways—

C.N.R. 1st Mtge. Cons. deb. str. (g't'd by prov. of Man.) 1930, 4 p.c.	34,066 67	29,297 33
C.N.R. Ont. Div. (g't'd by prov. of Man.), 1930, 4 p.c.	14,600 00	12,556 00

Total on deposit with Receiver General	\$ 839,697 84	\$ 720,481 34
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SCHEDULE C.

Held by the Company, viz:—

Dominion of Canada Victory Loan, 1933, 5½ p.c.	\$ 15,000 00	\$ 15,000 00
Dominion of Canada Victory Loan, 1934, 5½ p.c.	50,000 00	50,000 00
Total, held by the Company.....	\$ 65,000 00	\$ 65,000 00

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

THE PACIFIC COAST FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, D. H. WILSON, M.D.—Vice-Presidents, W. H. MALKIN and J. B. MATHERS—Managing Director, T. W. GREER—Secretary, F. H. GODFREY—Principal Office, Vancouver, B.C.

(Incorporated by an Act of the Legislature of the Province of British Columbia, chapter 54 of the statutes of 1890, amended by chapter 61 of the statutes of 1906. Reincorporated in 1908 by an Act of the Parliament of the Dominion of Canada, being chapter 143 of the statutes of 1907-1908. Dominion license issued November 5, 1908.)

CAPITAL.

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed.....	611,900 00
Amount paid in cash.....	543,787 90
Premiums paid on treasury stock (1908 to 1916).....	164,663 49

(For List of Shareholders, see Appendix.)

ASSETS.

Book value of real estate (less encumbrances). (For details, see Schedule A.)	\$ 559,987 92
Amount secured by way of loans on real estate, by bond or mortgage, first liens.	123,013 58
The same, second liens.	3,135 06
Book value of bonds and debts owned. (For details, see Schedule B.)	292,745 42
Book value of stock owned. (For details, see Schedule C.)	27,594 00
Cash at head office	1,423 94
Cash in banks, viz:—	
Royal Bank of Canada (savings account)	\$ 30,452 28
Royal Bank of Canada (current account)	34,474 68
Total cash in banks	64,926 96
Total ledger assets	\$ 1,072,826 88
Deduct market value of bonds, debentures and stocks under book value	18,325 12
	\$ 1,054,501 76

OTHER ASSETS.

Interest due, \$1,411.51; accrued, \$5,997.22	7,408 73
General agency accounts, commission	8,626 64
Agents' balances and premiums uncollected, viz:—	
In Canada (\$603.09 written prior to Oct. 1, 1919)	\$ 28,769 20
In other countries	14,215 61
Total	42,984 81
Office furniture and fixtures, \$3,255.19; plans, \$2,810.70	6,065 89
Due for reinsurance losses and adjustment expenses	3,114 89
Total assets	\$ 1,122,702 72

LIABILITIES.

(1) Liabilities in Canada.

Amount of claims, adjusted and unpaid	\$ 576 70
" unadjusted	3,332 73
" resisted, in suit (accrued in 1917)	3,334 00
Total unsettled claims in Canada	\$ 7,243 43
Reserve of unearned premiums, \$102,632.24; carried out at 80 per cent	82,105 79
Reserve on unlicensed reinsurance, unsecured	1,575 70
Taxes due and accrued	6,547 23
Reinsurance premiums	11,691 77
Investment reserve fund	186,338 28
Reinsuring Companies' deposit account	38,611 51
Cash dividends declared, not yet due	32,319 45
Total liabilities in Canada	\$ 366,433 16

10 GEORGE V, A. 1920

THE PACIFIC COAST—Continued.

LIABILITIES—Concluded.

(2) *Liabilities in other Countries.*

Net amount of claims, adjusted and unpaid	\$ 14,941 21
Reserve of unearned premiums, \$18,321.14: carried out at 80 per cent	14,656 91
Special reserve for foreign losses	10,000 00
Total liabilities	\$ 39,598 12
Total liabilities in all countries, except capital stock	\$ 406,031 28
Excess of assets over all liabilities	\$ 716,671 44
Capital stock paid in cash	543,787 90
Surplus over liabilities and capital	\$ 172,883 54

INCOME.

Premiums.	Class of Business.	
	Fire.	
	In Canada.	In other Countries.
	\$ cts	\$ cts
Gross cash received	225,471 78	97,880 67
Less reinsurance	78,951 89	
Less return premiums	34,332 61	7,145 88
Total deduction	113,284 50	
Net cash received	112,187 28	90,734 79
Total net cash received for premiums in all countries		\$ 202,922 07
Cash received for interest on investments.		23,006 32
Received for rents.		3,384 27
Received for premiums on Capital Stock		100 00
Profit on sale of bonds and real estate		3,971 72
Total		\$ 233,384 38
Received for calls on capital		6,188 50
Total income.		\$ 239,572 88

EXPENDITURE.

	In Canada.	In other Countries.
Amount paid for claims occurring in previous years.	\$ 16,262 94	\$ 8,497 09
Deduct savings and salvage, \$1,635.64; reinsurances, \$15,297.18	16,932 82	
Net amount paid for said claims.	\$ - 669 88	
Amount paid for claims occurring during the year	\$ 51,528 54	50,460 18
Deduct savings and salvage, \$534.19; reinsurances, \$18,367.60	18,901 79	
Net amount paid for said claims	\$ 32,626 75	
Total net amount paid for claims	\$ 31,956 87	\$ 58,957 27
Total net amount paid for claims in all countries.		\$ 90,914 14
Commission or brokerage.		34,302 05
Paid for salaries. Home Office officials and staff, \$19,915.95; do., general and special agents, \$2,832.50; fees; directors, \$935; auditors, \$300; travelling expenses, officials, \$587.25; agents, \$2,144.70		26,715 40
Taxes and licenses		4,941 01
Miscellaneous expenditure, viz.: Adjustment expenses, \$914.18; rents, \$1,047; maps and plans, \$461.74; advertising, \$550.81; postage, telephone, express and telegrams, \$872.08; miscellaneous expenses, \$361.16; underwriters' boards, tariff associations, etc., \$2,410.07; printing and stationery, \$660.95; grain insurance expenses, \$1,141.93; furniture and fixtures, \$2,275.15		10,695 07
Total expenditure		\$ 167,567 67

SESSIONAL PAPER No. 8

THE PACIFIC COAST—Continued.

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1918	\$ 962,210 16
Amount of income as above	239,572 88
Total	\$ 1,201,783 04
Amount of expenditure as above	167,567 67
Balance net ledger assets at December 31, 1919 (\$1,072,826.88 less \$38,611.51 ledger liability)	\$ 1,034,215 37

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums paid to unlicensed companies	\$ 5,819 67
Amount of commission thereon	2,020 68
Amount of losses recovered from said companies	1,114 85
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$3,696.87; carried out at 80 per cent	2,957 50
Amount of losses and adjustment expenses due and recoverable from such companies	162 26
Amount of reinsurance premiums payable to such companies	1,544 06

SUMMARY OF RISKS AND PREMIUMS.

	In Canada.		In Other Countries.		Totals in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
<i>Fire Risks.</i>	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1918	19,733,178	273,317 70	4,944,557	21,080 07	24,677,735	294,397 77
Taken during the year—new and renewed	24,617,948	229,743 15	21,897,443	100,409 64	46,515,391	330,152 79
Total	44,351,126	503,060 85	26,842,000	121,489 71	71,193,126	624,550 56
Deduct terminated	22,724,011	210,399 12	18,990,115	84,847 43	41,714,126	295,246 55
Gross in force at end of 1919	21,627,115	292,661 73	7,851,885	36,642 28	29,479,000	329,304 01
Deduct reinsured	5,072,663	89,679 82			5,072,663	89,679 82
Net in force end of 1919	16,554,452	202,981 91	7,851,885	36,642 28	24,406,337	239,624 19

SCHEDULE A.

Real estate owned by the Company:—

	Actual cost.	Book value.
Vancouver, B.C., Lots 1, 2 and 3, Blk. 44, D.L. 541.	163,855 20	163,855 20
" " R.E. No. 4, Lot 10, Blk. 354, D.L. 526.	9,429 61	10,160 86
" " Lots 18, 19 and 20; B. 55; D.L. 541.	101,603 89	101,603 89
North Vancouver B.C. Lot 8; B. 117; D.L. 274.	2,304 93	2,304 93
" " Lots 22, 23, 25 and 26; B. 6; Sub-div. B. of D.L. 182.	33,030 50	33,030 50
Vancouver, B.C. Lot 4; B. 2; Sub. E of D.L. 183.	16,509 80	16,509 80
" " 1/2 Sub. Lots 20, 21, 22; B. 91; D.L. 541.	26,030 97	26,030 97
" " Lot 12; B. 306; D.L. 526.	1,541 80	1,541 80
" " Lot 18, E 1/2 and W 1/2 of 17; B. 425; D.L. 526.	1,263 81	1,263 81
" " E 1/2 Lot 3 and W 1/2 Lot 5; B. 445; D.L. 526.	3,099 80	3,099 80
" " North part lot 6, B. 16; D.L. 541.	240,060 00	190,060 00
" " Lots 29 and 30; B. 82; D.L. 196 and 181.	8,002 27	8,002 27
Chilliwack, B.C., farm 60 acres.	1,076 99	2,524 09
Totals	\$ 607,809 57	\$ 559,987 92

10 GEORGE V, A. 1920

PACIFIC COAST—*Concluded.*

SCHEDULE B.

Bonds and debentures owned by the Company:—

	Par value.	Book value.	Market value.
<i>Governments—</i>			
Dominion of Canada War Loan, 1922, 5½ p.c.	\$ 41,000 00	\$ 60,717 56	\$ 61,000 00
Dominion of Canada War Loan, 1937, 5½ p.c.	20,000 00		
Dom. of Canada War Loan, 1922, 5½ p.c.	14,500 00		
Dom. of Canada Victory Loan, 1923, 5½ p.c.	18,000 00	32,932 25	32,500 00
Dom. of Canada Victory Loan, 1933, 5½ p.c.	35,000 00	35,280 00	35,000 00
Dom. of Canada Victory Loan, 1934, 5½ p.c., (partly paid).	25,000 00	7,500 00	7,500 00
United Kingdom, 1937, 5½ p.c.	40,000 00	40,334 12	40,334 12
Province of Saskatchewan, 1934, 5½ p.c.	19,953 33	20,102 65	20,102 65
<i>Cities—</i>			
*Edmonton, 1933 to 1941, 4½ p.c.	14,862 98	13,877 30	12,633 53
*Edmonton, 1934 to 1942, 4½ p.c.	43,236 91	40,369 54	36,319 00
<i>Twp.—</i>			
**Richmond, B.C., 1962, 4½ p.c.	10,000 00	8,316 00	7,600 00
Richmond, B.C., 1962, 4½ p.c.	10,000 00	8,316 00	7,600 00
<i>Miscellaneous—</i>			
‡Richlands Orchard Co. (g'teed by National Finance Co., Ltd.), 1915, 8 p.c.	53,000 00	25,000 00	25,000 00
Total par, book and market values	\$ 344,553 22	\$ 292,745 42	\$ 285,589 30

SCHEDULE C.

Stock owned by the Company, viz.:—

	Par value.	Book value.	Market value.
219 shares British Columbia Permanent Loan Company of Vancouver, B.C., permanent stock.	\$ 21,900 00	\$ 27,594 00	\$ 16,425 00

*On deposit with Receiver General. **\$2,000 on deposit with Receiver General.

‡This company is in the hands of a Receiver. The security behind the debentures is the assignment of certain sale agreements for \$55,000 on property sold by the company and over 3,000 acres of farm and fruit lands improved by an irrigation system. The Department is unable to place a value on these debentures.

SESSIONAL PAPER No. 8

THE PALATINE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

Managing Director, E. ROGER OWEN—Secretary, HENRY MANN—Principal Office—London,
Eng.—Chief Agent in Canada, W. S. JOPLING—Head Office in Canada, Montreal.

(Incorporated August 22, 1900. Dominion license issued March 27, 1912.)

CAPITAL.

Amount of capital authorized, subscribed and paid in cash, £200,000 \$ 973,333 33

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

	Par value.	Market value.
Bonds and debts, on deposit with Receiver General, viz:—		
Dom. of Canada War Loan, 1925, 5 p.c.	\$ 75,000 00	\$ 74,250 00
Dom. of Canada War Loan, 1922, 5½ p.c.	40,000 00	40,000 00
British Govt. War Loan, 1929-1947, 5 p.c.	48,666 67	46,233 33
New Zealand Govt. Cons. Stock, 1929, 4 p.c.	82,733 33	71,150 66
Corp. Point Grey, 1961, 5 p.c.	12,166 67	10,341 66
Town of Longue Pointe School, 1951, 5 p.c.	50,000 00	44,000 00
Town of Maisonneuve School, 1951, 4½ p.c.	7,000 00	5,600 00
Can. Perm. Mtge. Corp., 1924, 5½ p.c.	50,000 00	50,000 00
Total on deposit with Receiver General	\$ 365,566 67	\$ 341,575 65
Carried out at market value		\$ 341,575 65

Other Assets in Canada.

Cash on deposit with Western Canada Grain Association	1,000 00
Cash at Chief Agency	24 04
Cash in banks—	
Union Bank of Canada, Montreal	\$ 7,856 77
Union Bank of Canada, Winnipeg	8,044 26
Union Bank of Canada, Vancouver	6,516 64
Bank of Nova Scotia, St. John, N.B.	4,302 72
Total cash in banks	26,720 39
Agents' balances and premiums uncollected—\$2,009 29 on business prior to Oct. 1, 1919	59,425 78
Loss due by reinsuring company	244 23
Total assets in Canada	\$ 428,990 09

LIABILITIES IN CANADA.

Total net amount of claims, unadjusted	\$ 15,518 50
Reserve of unearned premiums, \$280,708.23; carried out at 80 per cent.	224,566 58
Taxes due and accrued	13,524 61
Due to Commercial Union	4,795 15
Total liabilities in Canada	\$ 288,404 84

INCOME IN CANADA.

Gross cash received for premiums	\$ 485,659 57
Deduct reinsurances, \$31,975.78; return premiums, \$72,052.18	104,027 96
Net cash received for premiums	\$ 381,631 61
Received for interest on investments	18,387 25
Total income in Canada	\$ 400,018 86

10 GEORGE V. A. 1920

THE PALATINE—*Concluded.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	\$ 60,116 04
Deduct savings and salvage, \$951.43; reinsurances, \$32,979.20	33,930 63
Net amount paid for said claims	\$ 26,185 41
Amount paid for claims occurring during the year	\$ 123,470 35
Deduct savings and salvage, \$363.95; reinsurances, \$5,333.83	5,697 78
Net amount paid for said claims	\$ 117,772 57
Total net amount paid for claims	\$ 143,957 98
Commission or brokerage	80,083 54
Commission on profits	1,727 04
Salaries, Chief agency, \$15,765.17; other, \$10,292 27; auditors' fees, \$280.63.	26,338 07
Taxes	11,163 07
Miscellaneous expenditure, viz:—Advertising, \$390.22; furniture and fixtures, \$144.97; inspections and surveys, \$2,362.80; legal fees, \$239.26; maps and plans, \$464.92; postage, telegrams, telephones and express, \$1,913.19; printing and stationery, \$2,217.74; rents, \$2,059.37; board fees, etc., \$4,483.29; office expenses, \$2,359.13; automobile, \$694.58	17,329 82
Total expenditure in Canada	\$ 280,599 52

RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.	
	Fire.	
	Amount.	Premiums.
	\$	\$ cts.
Gross in force at end of 1918	47,761,257	522,756 38
Taken in 1919, new	41,586,802	408,807 16
Renewed	7,995,735	92,078 32
Totals	97,343,794	1,023,641 86
Less ceased (including renewed)	46,454,794	450,352 25
Gross in force at end of 1919	50,889,000	573,289 61
Less reinsured	3,273,489	37,162 56
Net in force at end of 1919	47,615,511	536,127 05

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

THE PHENIX FIRE INSURANCE COMPANY OF PARIS, FRANCE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, P. HOTTINGUER—Principal Office, Paris, France—Chief Agent in Canada, T. F. DOBBIN—Head Office in Canada—17 St. John St., Montreal.

Established 1819. Dominion license issued March 20, 1915.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash \$ 800,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

	Par value.	Market value.
Bonds on deposit with Receiver General, viz:—		
1,113,333 Francs (French Rentes), 3 per cent.	\$ 214,873 34	\$ 126,775 27
Carried out at market value		\$ 126,775 27

Other Assets in Canada.

Cash at head office	3,400 97
Cash in Bank of Montreal (British North America branch) Montreal	70,301 06
Agents balances and premiums uncollected	20,684 41
Office furniture and plans	1,747 77
Total assets in Canada	\$ 222,909 48

LIABILITIES IN CANADA.

Net amount of claims, unadjusted	\$ 4,197 00
Net amount of claims, resisted, not in suit (\$1,800 accrued prior to 1919).	2,760 00
Total net amount of unsettled claims	\$ 6,957 00
Reserve of unearned premiums, \$104,145.70; carried out at 80 per cent	83,316 56
Due and accrued for salaries, rent, etc.	217 36
Taxes due and accrued	4,793 64
Reinsurance premiums due	2,648 20
Total liabilities in Canada	\$ 97,932 76

INCOME IN CANADA.

Gross cash received for premiums	\$ 222,201 41
Deduct reinsurances, \$32,387.68; return premiums, \$36,426.34	68,814 02
Net cash received for premiums	\$ 153,387 39
Bank interest	599 40
Total income in Canada	\$ 153,986 79

10 GEORGE V, A. 1920

THE PHENIX FIRE OF PARIS—*Concluded.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	\$ 14,121 55
Deduct reinsurance	1,238 31
Net paid for said claims	\$ 12,883 24
Amount paid for claims occurring during the year	\$ 74,128 97
Deduct savings and salvage, \$2,467.27; reinsurances, \$15,271.94	17,759 21
Net amount paid for said claims	\$ 56,389 76
Total net amount paid for claims	\$ 69,273 00
Commission or brokerage	32,879 01
Commission on profits	1,590 44
Taxes	5,174 30
Miscellaneous expenditure, viz:—Board fees, etc., \$2,648.68; administration, \$16,015.63; maps and plans, \$1,268.70; agency charges, \$306.56	20,239 57
Total expenditure in Canada	\$ 129,156 32

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.	
	Fire.	
	Amount.	Premiums.
	\$	\$ cts.
Gross in force at end of 1918	17,429,907	197,134 12
Taken in 1919, new	25,921,827	227,260 78
Totals	43,351,734	424,394 90
Less ceased (including renewed).	23,511,376	194,580 45
Gross in force at end of 1919	19,840,358	229,814 45
Less reinsured	3,290,936	35,150 64
Net in force at end of 1919	16,549,422	194,663 81

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

PHOENIX ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

Chairman, The Rt. Hon. Lord GEO. HAMILTON, P.C., G.C.S.I.—General Manager—SIR G. H. RYAN—Principal Office—Phoenix House, King William St., London, E.C., Eng.—Chief Agents in Canada, Messrs. R. MACD. PATERSON and J. B. PATERSON—Head Office in Canada, Montreal.

(Organized A.D. 1872. Commenced business in Canada, A.D. 1804. In 1908 an Act was passed by the Parliament of Canada, 7-8 Edward VII, Cap. 145, providing that notwithstanding anything contained in The Insurance Act a license might be granted to the Company to carry on in Canada in addition to its fire insurance business, the existing life insurance business in Canada of the Pelican and British Empire Life Office. In 1910 a further Act was passed by the Parliament of Canada empowering the Company to transact in Canada life insurance business generally. A license was granted to the Company for life insurance on April 4, 1910.)

CAPITAL.

Amount of capital authorized and subscribed	£ 3,210,650	\$15,625,163 33
Amount paid thereon in cash	422,855	2,057,894 33

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debts on deposit with Receiver General (For details, see Schedule B.)	\$ 884,593 34
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Other Assets in Canada.

Market value of real estate	110,000 00
Market value of bonds held by Company (For details, see Schedule C.)	15,000 00
Cash at head office in Canada	353 99
Cash in banks, viz:—	
Bank of Montreal, Montreal	\$ 61,206 92
Bank of Montreal, Vancouver	15,421 82
Bank of Montreal, Toronto	85 35
Bank of Montreal, Winnipeg	946 18
Bank of Montreal, Halifax	12,571 23
Total cash in banks	90,231 50
Agents' balances and premiums uncollected \$1,292.15 on business prior to Oct. 1, 1919)	144,528 95
Interest accrued	15,772 03
Office furniture and plans	13,500 00
Employees' Victory Bond account	1,745 85
Deposit with Royal Trust Co.	6,061 30
Total assets in Canada	\$ 1,281,786 95

LIABILITIES IN CANADA.

Net amount of claims, unadjusted	\$ 25,519 31
Net amount of claims, resisted, in suit (accrued in previous years)	4,005 00
Total net amount of unsettled claims	\$ 29,524 31
Reserve of unearned premiums, \$860,697.50; carried out at 80 per cent	688,558 00
Taxes due and accrued	241,837 42
All other liabilities	18,035 56
Total liabilities in Canada	\$ 977,955 19

10 GEORGE V, A. 1920

PHOENIX ASSURANCE—Continued.

INCOME IN CANADA.

Gross cash received for premiums	\$ 1,488,331 89
Deduct reinsurances, \$115,101.88; return premiums, \$227,613.86	342,715 74
Net cash received for premiums	\$ 1,145,616 15
Received for interest on investments paid direct to head office	49,386 46
Endorsement fees, \$6.95; conscience money, \$525	531 95
Received for rents	1,074 73
Total income in Canada	\$ 1,196,609 29

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	\$ 18,019 32
Deduct reinsurances, \$386.41; savings and salvage, \$341.58	727 99
Net amount paid for said claims	\$ 17,291 33
Amount paid for claims occurring during the year	\$ 520,881 74
Deduct reinsurances	51,963 29
Net amount paid for said claims	\$ 468,918 45
Total net amount paid for claims	\$ 486,209 78
Commission or brokerage	233,976 36
Commission on profits	9,636 47
Salaries, \$70,771 84; fees, directors, \$600; auditors, \$600; travelling expenses, \$8,779.02	30,750 86
Taxes	30,496 71
Miscellaneous expenditure, viz.:—Advertising, \$672.59; office expenses, \$7,518.53; board of underwriters, \$14,045.22; legal expenses, \$607.08; maps and plans, \$1,857.75; postage, telegrams, telephones and express, \$5,028.68; stationery and printing, \$5,677.46; rents, \$5,500.68; sundries, \$1,264.95; fire departments, patrol and salvage corps assessments, \$10; bonus on salaries, \$5,109.84; total, \$47,292.78 (less \$16,798.08, proportion general expenses recovered from Acadia Fire Insurance Co.)	30,494 70
Total expenditure in Canada	\$ 871,564 88

RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.		
	Fire.		
	No.	Amount.	Premiums.
		\$	\$ cts.
Gross in force at end of 1918	69,261	143,748,079	1,734,514 98
Taken in 1919—New	20,039	80,593,940	1,034,700 68
Renewed	14,225	40,259,031	471,055 67
Totals	103,525	264,601,070	3,240,271 33
Less ceased	32,981	113,949,766	1,424,298 99
Gross in force at end of 1919	70,544	150,651,304	1,815,972 34
Less reinsured		13,953,886	134,760 75
Net in force at end of 1919	70,544	136,697,418	1,681,211 59

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PHOENIX ASSURANCE—*Concluded.*

SCHEDULE B.

Bonds and debentures on deposit with Receiver General, viz.:—

<i>Governments—</i>	Par value.	Market value.
Dominion of Canada War Loan, 1937, 5½ p.c.....	\$ 72,000 00	\$ 72,000 00
Prov. of Quebec inscribed stock, 1937, 3 p.c.....	84,553 33	61,723 63
<i>Cities—</i>		
Calgary, 1931, 4½ p.c.....	7,786 67	6,832 27
Calgary, 1941, 4½ p.c.....	32,120 00	26,980 80
Edmonton, 1930, 4½ p.c.....	26,250 00	23,126 40
Edmonton, 1950, 4½ p.c.....	17,520 00	14,191 20
Edmonton, 1928, 5 p.c.....	24,333 33	22,630 00
Edmonton, 1933, 5 p.c.....	34,066 67	31,341 34
Edmonton, 1948, 5 p.c.....	24,333 33	21,413 33
Montreal, 1925, 4 p.c.....	6,000 00	5,580 00
Montreal reg'd stock, 1953, 4½ p.c.....	18,006 67	16,386 06
New Westminster, 1959, 5 p.c.....	48,666 67	41,366 67
Port Arthur, 1940, 4½ p.c.....	43,800 00	37,668 00
Regina, 1923, 5 p.c.....	24,333 33	23,603 33
Toronto, 1944, 3½ p.c.....	73,000 00	56,940 00
Toronto, 1945, 3½ p.c.....	14,600 00	11,388 00
Victoria, 1959, 4 p.c.....	45,746 66	34,310 00
Victoria, 1960, 4 p.c.....	24,333 34	18,250 00
Westmount, 1954, 4 p.c.....	50,000 00	41,000 00
Winnipeg, 1940, 4 p.c.....	48,666 67	40,880 00
Winnipeg, 1940, 1960, 4 p.c.....	36,500 00	28,835 00
<i>Railways—</i>		
Can. Nor. Ry. deb. stock (g'teed by Dom. Govt.), 1953, 3 p.c.....	24,333 33	15,816 67
Can. Nor. Ry., 1st mtge. deb. stock (g'teed by Dom. Govt.) 1958, 3½ p.c.....	38,933 33	28,032 00
Can. Nor. Alberta Ry., 1st mtge. deb. stock (g'teed by Dom. Govt.), 1960, 3½ p.c.....	82,733 33	58,740 67
Can. Nor. Ont. Ry., 1st mtge. deb. stock (g'teed by Prov. of Ontario), 1938, 3½ p.c.....	24,333 33	18,736 67
Can. Nor. Ont. Ry., 1st mtge. stock (g'teed by Dom. Govt.), 1961., 3½ p.c.....	114,366 67	82,344 00
G.T.P., 1st mtge. (g'teed by Dom. Govt.), 1962, 3 p.c.....	70,566 67	44,457 00
Total on deposit with Receiver General.....	\$1,111,913 33	\$ 884,593 34

SCHEDULE C.

Bond held by Royal Trust for Company—

Dominion of Canada War Loan, 1937, 5½ p.c.....	\$ 15,000 00	\$ 15,000 00
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(For General Business Statement, see Appendix.)

10 GEORGE V. A. 1920

THE PHENIX INSURANCE COMPANY, HARTFORD, CONN.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, EDW. MILLIGAN—Secretaries, J. B. KNOX, T. C. TEMPLE and G. C. LONG, JR.—
Principal Office, Hartford, Conn.—Chief Agent in Canada, J. W. TATLEY—Head Office in
Canada, Montreal.

(Incorporated May 31, 1854. Commenced business in Canada May 20, 1890.)

CAPITAL.

Amount of joint stock capital authorized.....	\$10,000,000 00
Amount subscribed and paid in cash.....	3,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (<i>For details, see Schedule B</i>).....	\$ 435,994 33
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Other Assets in Canada.

Cash at head office in Canada.....	1,346 37
Cash in banks, viz:—	
Imperial Bank of Canada, Montreal.....	\$ 17,860 00
Bank of Nova Scotia, St. John, N.B.	12,680 66
Imperial Bank of Canada, Montreal (B.C. acc't).....	30,830 05
" " " (Savings acc't).....	215,110 99
Total cash in banks.....	276,481 70
Agents' balances and premiums uncollected fire, (\$7,899.01 on business prior to Oct. 1, 1919)	85,070 22
Interest accrued.....	7,222 87
Office furniture and fixtures, \$1,436.35; plans, \$3,105.27.....	4,541 62
Total assets in Canada.....	\$ 810,657 11

LIABILITIES IN CANADA.

Net amount of fire claims, adjusted and unpaid.....	\$ 13,667 97
Net amount of fire claims, unadjusted.....	8,820 93
Net amount of fire claims, resisted, in suit (accrued in previous years).....	1,637 90
Net amount of automobile (including fire risk) claims, unadjusted.....	3,020 00
Total net amount of unsettled claims.....	\$ 27,146 80
Reserve of unearned premiums, fire, \$323,987.76; automobile (including Fire Risk), \$13,532; Total, \$337,519.76; carried out at 80 per cent.....	270,015 81
Taxes due and accrued (estimated).....	21 014 40
Due and accrued for salaries, rents, etc.....	360 00
Total liabilities in Canada.....	\$ 318,537 01

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THE PHOENIX OF HARTFORD—*Continued.*

INCOME IN CANADA.

Premiums.	Class of business.	
	Fire.	Automobile (including Fire Risk.)
	\$ cts.	\$ cts.
Gross cash received.....	739,810 97	31,688 49
Less reinsurance	208,936 94	781 36
Less return premiums	110,182 75	4,928 90
Total deduction.....	319,119 69	5,710 26
Net cash received	420,691 28	25,978 23
Net cash received for premiums for all classes of business.....	\$ 446,669 51	
Cash received for interest on investments.....	25,710 23	
Total income.....	\$ 472,379 74	

EXPENDITURE IN CANADA.

Claims.	Class of business.	
	Fire.	Automobile (including Fire Risk.)
	\$ cts.	\$ cts.
Paid for claims occurring in previous years.....	49,042 40	2,491 78
Less savings and salvage.....	1,692 84	415 80
Less reinsurances.....	20,297 18	
Total deduction.....	21,990 02	
Net paid for said claims.....	27,052 38	2,075 98
Paid for claims occurring during the year.....	216,693 43	11,613 53
Less savings and salvage.....	231 39	25 00
Less reinsurances.....	65,634 27	187 96
Total deduction.....	65,865 66	212 96
Net paid for said claims	150,827 77	11,400 57
Total net paid for said claims	177,880 15	13,476 55
Total net amount paid for all claims.....	\$ 191,356 70	
Commission or brokerage, fire, \$78,097.84; other, \$7,050.07.....	85,057 91	
Commission on profits, fire.....	4,283 51	
Paid for salaries (fire) of general and special agents, \$21,136.67; travelling expenses officials, \$494.35; agents, \$3,524.64; auditors' fees, \$281.15	25,436 81	
Taxes, fire.....	17,247 77	
Miscellaneous expenditure, fire, viz.: Underwriters' Association, etc., \$6,466.33; postage, telegrams, telephones and express, \$3,547.20; printing and stationery, \$3,085.42; rents, \$4,101.52; advertising, \$257.12; furniture and fixtures, \$260.58; inspections and surveys, \$1,436.30; legal expenses, \$52.50; maps and plans, \$659.42; subscriptions, \$84.55; sundries and supplies, \$767.80	20,718 74	
Total expenditure in Canada	\$ 341,101 44	

10 GEORGE V, A. 1920

THE PHOENIX OF HARTFORD—Continued.

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Automobile (including Fire Risk).	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1918.....	75,202,427	852,310 28		
Taken in 1919—New and renewed.....	74,034,157	724,105 92	550,152	31,688 49
Totals.....	149,236,584	1,576,416 20		
Less ceased.....	72,929,770	718,818 76	99,038	4,337 49
Gross in force at end of 1919.....	76,306,814	857,597 44	451,114	27,351 00
Less reinsured.....	20,720,213	217,922 19	103,809	317 65
Net in force at end of 1919.....	55,586,601	639,675 25	347,305	27,033 35

SCHEDULE B.

Bonds and debentures on deposit with Receiver General:—

	Par value.	Market value.
Prov. of New Brunswick, 1922, 4 p.c.....	\$ 5,000 00	\$ 4,750 00
<i>Cities—</i>		
Brantford, 1934, 4 p.c.....	20,000 00	17,400 00
Brantford, 1952, 5 p.c.....	20,000 00	19,600 00
Guelph, 1929, 4½ p.c.....	20,000 00	18,800 00
Kingston, 1943, 4½ p.c.....	25,000 00	23,750 00
Lachine, 1953, 5 p.c.....	25,000 00	23,250 00
Montreal, 1939, 3½ p.c.....	50,000 00	40,000 00
Montreal (St. Louis), 1941, 4 p.c.....	40,000 00	33,200 00
Montreal West, 1952, 5 p.c.....	10,000 00	9,400 00
Ottawa, 1934, 4½ p.c.....	10,000 00	9,500 00
St. Boniface, 1930, 5 p.c.....	25,000 00	23,500 00
St. Hyacinthe, 1953, 5 p.c.....	25,000 00	22,250 00
Toronto, 1948, 4 p.c.....	54,993 33	46,744 33
Toronto (Elec. Dist. Plant), 1953, 4½ p.c.....	45,000 00	41,400 00
Victoria, 1928, 5 p.c.....	20,000 00	19,200 00
Westmount, 1943, 4 p.c.....	50,000 00	42,000 00
<i>Town—</i>		
Outremont, 1950, 5 p.c.....	25,000 00	24,250 00
<i>School—</i>		
Montreal (St. Henri), R. C., 1949, 4½ p.c.....	20,000 00	17,000 00
Total on deposit with Receiver General.....	\$ 489,993 33	\$ 435,994 33

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

LEDGER ASSETS.

Book value of real estate.....	\$ 616,356 68
Mortgage loans on real estate, first liens.....	106,000 00
Loans secured by pledge of bonds, stocks or other collateral.....	100,000 00
Book value of bonds owned by the company.....	15,237,737 02
Cash on hand, in banks and trust companies.....	1,809,895 10
Agents' balances.....	1,830,146 27
Total ledger assets.....	\$19,700,135 07

NON-LEDGER ASSETS.

Interest and rents due and accrued.....	180,016 08
Market value of real estate over book value.....	21,377 74
Market value of bonds and stocks over book value.....	1,855,845 98
Reinsurance due from other companies on paid losses.....	63,047 00
Gross assets.....	\$21,820,421 87
Deduct assets not admitted.....	81,891 13
Total admitted assets.....	\$21,738,530 74

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THE PHENIX OF HARTFORD—*Concluded.*

LIABILITIES.

Net amount of unpaid losses and claims.....	\$ 1,171,280 70
Total unearned premiums.....	8,213,006 94
Salaries, rents, expenses, bills, accounts, etc., due or accrued.....	50,000 00
Federal, state, and other taxes due or accrued (estimated).....	500,000 00
Contingent commissions or other charges due and accrued.....	50,000 00
Payments by employees on account Liberty Bonds.....	13,772 50
Total liabilities (not including stock).....	\$ 9,998,060 14
Joint stock capital paid up in cash.....	3,000,000 00
Surplus over all liabilities.....	8,740,470 60
Total liabilities.....	\$21,738,530 74

INCOME.

Net cash received for premiums other than perpetuals.....	\$ 9,601,252 94
Received for interest and dividends.....	955,211 58
Rents.....	66,378 26
Conscience money.....	88 00
Agents' balances previously charged off.....	789 04
Gross profit on sale of bonds.....	2,087 47
Gross increase, by adjustment, in book value of stocks.....	1,561 50
Total income.....	\$10,627,368 79

DISBURSEMENTS.

Net amount paid for losses.....	\$ 3,636,695 49
Expenses of adjustment and settlement of losses.....	94,610 41
Paid stockholders for interest or dividends.....	806,417 00
Allowances to agents and brokerage.....	2,012,501 24
Total field supervisory expenses.....	285,596 64
Federal taxes.....	251,801 28
Salaries, fees and all other charges of officers, directors, trustees and home office employees	576,998 07
Rents.....	50,328 61
Fire department, patrol, and salvage corps assessments, fees, taxes and expenses.....	48,340 70
Inspections and surveys, including underwriters' boards and tariff associations.....	209,002 36
Taxes on real estate, \$11,436; other expenses, \$27,833.48.....	39,269 48
State taxes on premiums, Insurance Department licenses and fees, and other.....	299,371 46
Gross loss on sale or maturity of bonds and stocks.....	338,317 77
Gross decrease, by adjustment, in book value of bonds and stocks.....	152,666 58
Agents' balances charged off.....	4,290 29
All other expenditure.....	170,044 67
Total disbursements.....	\$ 8,976,252 05

RISKS AND PREMIUMS.

FIRE.

Fire risks written or renewed during the year.....	\$1,418,768,662 00
Premiums thereon.....	13,368,472 82
Amount terminated during the year.....	1,315,570,266 00
Premiums thereon.....	12,486,317 67
Net amount in force at December 31, 1919.....	1,521,003,148 00
Premiums thereon.....	14,739,565 80

10 GEORGE V, A. 1920

PICTOU COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER, 31, 1919.

President, A. R. MURRAY—Vice-President, A. D. McKAY—Manager and Secretary, E. HARRIS—
Head Office, Pictou, N. S.

(Incorporated in 1904 by chap. 46 of the statutes of Nova Scotia. Dominion license issued Jan. 1, 1919.)

(For List of Shareholders, see Appendix.)

ASSETS.

Book value of bonds and debts. <i>(For details, see Schedule B)</i>	\$	13,999 84
Cash on hand, \$1,416.44, and in Royal Bank of Canada, Pictou, N.S., \$720.41. Total, \$2,136.85; less unrepresented checks, \$979.10.....		1,157 75
Total ledger assets.....	\$	15,157 59
Deduct market value of bonds and debentures under book value.....		182 50
	\$	14,975 09

OTHER ASSETS.

Interest accrued.....		127 70
Amount of premium notes on hand.....	\$	18,980 00
Deduct amount paid thereon.....		9,490 00
Balance		9,490 00
Gross assets	\$	24,592 79
Deduct assets not admitted		9,490 00
Total assets.....	\$	15,102 79

LIABILITIES.

Total net amount of claims, unadjusted	\$	12 00
Reserve of unearned premiums, \$5,015.46; carried out at 80 per cent.....		4,012 36
Total liabilities.....	\$	4,024 36
Excess of assets over liabilities.....	\$	11,078 43

INCOME.

Gross cash received for premiums	\$	3,388 84
Deduct return premiums.....		8 25
Total net cash received for premiums.....	\$	3,380 59
Received for interest on investments.....		703 67
Policy fees.....		81 00
Total income.....	\$	4,165 26

EXPENDITURE.

Total net amount paid for claims.....	\$	1,238 88
Commission or brokerage....		360 85
Salaries and travelling expenses: Salaries, head office officials, \$300; fees, directors, \$43.70; auditors, \$5		348 70
Miscellaneous expenditure, viz.: Postage, telegrams, telephones and express, \$26.76; printing and stationery, \$119.95; sundries, \$3.62.....		150 33
Total expenditure.....	\$	2,098 76

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PICTOU COUNTY FARMERS'—*Concluded.*

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets December 31, 1918.	\$	13,103 33
Amount of income as above.....		4,165 26
Total.....	\$	17,268 59
Amount of expenditure.....	\$	2,098 76
Amount written off ledger assets		12 24
		2,111 00
Balance, net ledger assets, December 31, 1919.....	\$	15,157 59

RISKS AND PREMIUMS.

	No.	Amount.	Premiums.
		\$	\$ cts
Gross in force at end of 1918	1,297	1,094,850	8,706 21
Taken during 1919—new and renewed	441	448,000	3,378 84
Total.....	1,738	1,542,850	12,085 15
Deduct terminated.....	368	283,350	2,514 11
Gross and net in force at end of 1919	1,370	1,259,500	9,571 04

SCHEDULE B.

	Par value.	Book value.	Market value.
*Dom. of Canada War Loan, 1931, 5½ p.c.....	\$ 1,000 00	\$ 972 21	\$ 972 21
†Dom. of Canada Victory Loan, 1933, 5½ p.c.....	1,500 00	1,500 00	1,500 00
Dom. of Canada Victory Loan, 1934, 5½ p.c.....	2,000 00	2,000 00	2,000 00
Dom. of Canada War Loan, 1937, 5½ p.c.	4,000 00	3,951 13	3,951 13
Amherst, 1943, 5 p.c.....	1,000 00	992 50	960 00
Dartmouth, 1943, 5 p.c.....	1,000 00	1,000 00	960 00
Hull, 1943, 5 p.c.	1,200 00	1,164 00	1,104 00
Laurencetown, 1942, 4½ p.c.	1,000 00	920 00	870 00
Pictou County, 1939, 5½ p.c.....	1,500 00	1,500 00	1,500 00
Total par, book and market values....	\$ 14,200 00	\$ 13,999 84	\$ 13,817 34

*On deposit with Receiver General.

†\$1,000 on deposit with Receiver General.

10 GEORGE V, A. 1920

PROVIDENCE WASHINGTON INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, J. B. BRANCH—Secretary, A. G. BEALS—Principal Office, Providence, R. I.— Chief Agent in Canada, ROBT. HAMPSON and SON, LIMITED—Head Office in Canada, Montreal.

(Incorporated, 1799. Dominion license issued January 9, 1912.).

CAPITAL.

Amount of capital authorized, subscribed and paid in cash..... \$ 1,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debts. on deposit with Receiver General, viz.:—

	Par value.	Market value.
Anglo-French External, 1920, 5 p.c.....	\$ 35,000 00	\$ 32,900 00
Commonwealth of Massachusetts, 1936, 3½ p.c.....	6,000 00	5,760 00
Commonwealth of Massachusetts, 1938, 3½ p.c.....	35,000 00	33,250 00
State of Rhode Island, 1958, 3½ p.c.....	100,000 00	96,000 00
City of Montreal, Prot. School, 1942, 4 p.c.....	75,000 00	63,000 00

Total on deposit with Receiver General..... \$ 251,000 00 \$ 230,910 00

Carried out at market value. \$ 230,910 00

Cash in banks, viz.:—

Bank of Montreal, Vancouver.....	\$ 1,934 06
Bank of Montreal, Calgary.....	10,905 61
Bank of Montreal, Montreal.....	45,407 67

Total cash in banks..... 58,247 34

Interest accrued..... 2,946 66

Agents' balances and premiums uncollected, viz.:—

Fire.....	\$ 9,972 36
Automobile (including Fire Risk).....	2,153 63
Explosion.....	—570 15

Total..... 11,555 84

Total assets in Canada..... \$ 303,659 84

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted (\$1,500 accrued prior to 1919).....	\$ 17,563 09
Net amount of automobile (including Fire Risk) claims, unadjusted.....	105 30
Net amount of automobile (excluding Fire Risk) claims, unadjusted.....	808 50

Total net amount of unsettled claims..... \$ 18,476 89

Reserve of unearned premiums: fire, \$132,680.11; automobile (including Fire Risk), \$7,928.60; automobile (excluding Fire Risk), \$2,086.63; explosion, \$7,909.16; total, \$150,604.50; carried out at 80 per cent..... 120,483 60

Taxes due and accrued..... 4,000 00

Total liabilities in Canada..... \$ 142,960 49

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PROVIDENCE WASHINGTON—Continued.

INCOME IN CANADA.

Premiums.	Class of Business.			
	Fire.	Automobile (including Fire Risk.)	Automobile (excluding Fire Risk.)	Explosion.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received for premiums.....	305,382 51	34,925 32	6,101 17	26,072 98
Deduct reinsurances.....	20,701 98			917 34
Deduct return premiums.....	53,456 88	18,196 84	1,046 50	8,979 01
Total deduction.....	74,158 86			9,896 35
Net cash received for premiums ...	231,223 65	16,728 48	5,054 67	16,176 63
Net cash received for premiums for all classes of business.....				\$ 269,183 43
Cash received for interest on investments.....				10,185 00
Total income in Canada.....				\$ 279,368 43

EXPENDITURE IN CANADA.

Claims.	Class of Business.		
	Fire.	Automobile (including Fire Risk.)	Automobile (excluding Fire Risk.)
	\$ cts.	\$ cts.	\$ cts.
Paid for claims occurring in previous years.....	8,262 74	385 70	849 32
Paid for claims occurring during the year.....	115,533 02	19,799 27	2,490 17
Deduct savings and salvage.....	121 53	85 82	
Deduct reinsurances.....	9,063 51		
Total deduction.....	9,185 04		
Net paid for said claims.....	106,347 98	19,713 45	
Total net paid for said claims.....	114,610 72	20,099 15	3,339 49
Total net payments for all classes of business.....			\$ 138,049 36
Commission and brokerage: fire, \$52,798.18; other, \$12,176.44.....			64,974 62
Taxes: fire, \$8,270.55; other, \$50.....			8,320 55
Salaries (fire) of general and special agents, \$5,216.33; travelling expenses, agents, \$3,863.89			9,080 22
†Miscellaneous expenditure, viz.:—Advertising, \$121.65; furniture and fixtures, \$5.38; maps and plans, \$132.66; postage, telegrams, telephones and express, \$1,707.17; rents, \$715; underwriters' boards, associations, etc., \$2,350.40; sundries, \$896.26.....			5,928 52
Total expenditure in Canada.....			\$ 226,353 27

†(\$5,923.22 belongs to fire business.)

10 GEORGE V, A. 1920

PROVIDENCE WASHINGTON—Continued.

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Automobile (including Fire Risk.)	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1918.....	25,874,181	266,213 59	642,189	12,606 21
Taken in 1919—new and renewed.....	29,243,442	298,143 47	2,013,791	38,191 04
Totals.....	55,117,623	564,357 06	2,655,980	50,797 25
Less ceased.....	29,122,439	285,198 00	1,613,999	34,940 04
Gross in force at end of 1919.....	25,995,184	279,159 06	1,042,011	15,857 21
Less reinsured.....	2,455,235	21,785 62		
Net in force at end of 1919.....	23,539,949	257,373 44	1,042,011	15,857 21

Risks and Premiums.	Class of Business.			
	Automobile (excluding Fire Risk.)		Explosion.	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1918.....	77,400	2,310 72		
Taken in 1919—new and renewed.....	75,000	6,101 17	8,335,112	25,502 83
Totals.....	152,400	8,411 89		
Less ceased.....	92,500	4,238 62	5,106,712	8,979 01
Gross in force at end of 1919.....	59,900	4,173 27	3,228,400	16,523 82
Less reinsured.....			285,000	704 90
Net in force at end of 1919.....	59,900	4,173 27	2,943,400	15,818 92

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

LEDGER ASSETS.

Book value of real estate.....	\$ 100,000 00
Book value of bonds and stocks.....	5,832,423 19
Cash on hand, in trust companies and in banks.....	909,083 75
Agents' balances and bills receivable.....	1,200,351 46
Total ledger assets.....	\$ 8,041,858 40

NON-LEDGER ASSETS.

Interest due and accrued.....	52,663 46
Market value of bonds and stocks over book value.....	1,218,977 19
Due from reinsuring Co's. on paid losses.....	61,096 21
Gross assets.....	\$ 9,374,595 26
Deduct assets not admitted.....	208,009 34
Total admitted assets.....	\$ 9,166,585 92

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PROVIDENCE WASHINGTON—*Concluded.*

LIABILITIES.

Net amount of unpaid claims	\$ 1,146,639 76
Total unearned premiums	3,531,608 23
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	5,000 00
Federal, state and other taxes due and accrued (estimated)	295,000 00
Contingent commissions or other charges due or accrued	25,000 00
Funds held under reinsurance treaties	51,801 65
Total liabilities, except capital stock	\$ 5,055,049 64
Capital stock paid up in cash	1,000,000 00
Special Reserve Fund	500,000 00
Guaranty Surplus Fund	500,000 00
Surplus over all liabilities	2,111,536 28
Total liabilities	\$ 9,166,585 92

INCOME.

Net cash received for premiums	\$ 6,507,705 27
Interest and dividends	303,670 86
Rents	15,690 02
Increase in liabilities on account of reinsurance treaties	51,801 65
Gross profits on sale or maturity of stocks and bonds	20,719 96
Increase by adjustment in book value of stocks	3,600 00
Total income	\$ 6,903,187 76

DISBURSEMENTS.

Net amount paid for claims	\$ 2,603,471 37
Expenses of adjustment and settlement of claims	43,852 25
Dividends paid stockholders	160,000 00
Commissions or brokerage	1,387,699 12
Field supervisory expenses	90,792 02
Salaries, fees and all other charges of officers, directors, trustees and home office employees	348,902 08
Rents	20,106 19
Inspection and surveys, including underwriters' board and tariff associations	99,884 76
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	209,480 30
Federal taxes	112,671 47
Advertising and subscriptions, \$5,602.36; printing and stationery, \$43,947.36	49,549 72
Agents' balances charged off	572 09
Gross loss on sale or maturity of bonds	60,512 28
All other disbursements	49,392 35
Total disbursements	\$ 5,236,886 00

RISKS AND PREMIUMS.

FIRE RISKS.

Amounts of risks written or renewed during the year	\$ 707,932,335 00
Premiums thereon	7,134,611 90
Amount of policies terminated	625,168,221 00
Premiums thereon	6,498,294 84
Net amount in force at December 31, 1919	569,557,847 00
Premiums thereon	5,713,814 79

10 GEORGE V, A. 1920

PROVINCIAL INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

Chairman, Sir SAMUEL SCOTT, Bart.—Secretary, F. C. SCOTT—Principal Office, Kendall, England
 —Chief Agents in Canada, WILLIS, FABER and Co. OF CANADA, LIMITED—Head Office in
 Canada, 28 Board of Trade Bldg., Montreal.

(Established October 17, 1903. Dominion license issued December 19, 1910.)

CAPITAL.

Amount of joint stock capital authorized.....	£ 250,000	\$ 1,216,666 67
Amount subscribed.....	180,000	876,000 00
Amount paid thereon in cash.....	90,000	438,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debts. on deposit with Receiver General, viz.:—

	Par value.	Market value.
<i>Governments—</i>		
Prov. of Quebec stock, 1954, 4½ p.c.....	\$ 12,166 67	\$ 10,950 00
Prov. of Saskatchewan stock, 1951, 4 p.c.....	24,333 33	19,466 66
50,000 francs (French rentes), 1931, 5 p.c.....	9,650 00	8,299 00
<i>Cities—</i>		
Montreal stock, 1950, 4 p.c.....	4,866 66	4,039 33
Montreal stock, 1951, 4½ p.c.....	9,733 33	8,857 33
Quebec, 1963, 4½ p.c.....	7,300 00	6,570 00
Toronto, 1948, 4 p.c.....	9,733 33	8,273 33
<i>Municipality—</i>		
South Vancouver, 1961, 4 p.c.....	9,733 33	6,813 33
<i>Railways—</i>		
Pacific Great Eastern Ry. Co. deb. stock (g'teed by Prov. of B.C.), 1942, 4½ p.c.....	14,600 00	12,264 00
St. John & Quebec Ry., 1st mtge. deb. stock (g'teed by Prov. of N.B.), 1962, 4 p.c.....	24,333 33	18,979 99
Total on deposit with Receiver General.....	\$ 126,449 98	\$ 104,512 97

Carried out at market value.....\$ 104,512 97

Other Assets in Canada.

Bond held by the Company, viz.:—

Dominion of Canada Victory Loan, 1933, 5½ p.c.....	\$ 10,000 00	\$ 10,000 00
Carried out at market value.....		10,000 00
Cash at head office in Canada.....		10 00
Cash in Bank of Montreal, Montreal.....		39,710 96
Agents' balances and premiums uncollected (\$1,091.47 on business prior to Oct. 1, 1919)....		14,605 85
Office furniture and plants.....		740 94
Total assets in Canada.....	\$	169,580 72

LIABILITIES IN CANADA.

Net amount of claims, unadjusted.....	\$	150 00
Reserve of unearned premiums, \$53,662.71; carried out at 80 per cent.....		42,930 17
Accounts payable.....		3,971 14
Taxes due and accrued.....		5,700 00
Auditors' fees.....		500 00
Total liabilities in Canada.....	\$	53,251 31

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PROVINCIAL —Continued.

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 86,314 41	
Deduct return premiums.....	<u>10,345 21</u>	
Net cash received for premiums.....	\$	75,969 20
Received for interest.....		<u>975 81</u>
Total income in Canada.....	\$	<u><u>76,945 01</u></u>

EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years.....	\$ 4,853 54	
Amount paid for claims occurring during the year.....	\$ 23,640 79	
Less savings and salvage.....	<u>461 10</u>	
Net payment for said claims	\$ 23,179 69	
Total net amount paid for claims.....	\$	28,033 23
Commission and brokerage.....		16,519 12
Salaries of officials, \$2,012.80; auditors' fees, \$350.....		2,362 80
Paid for taxes.....		3,565 33
Miscellaneous expenditure, etc.:—Maps and plans, \$16.25; exchange, \$70.01; printing and stationery, \$18.50; postage, telegrams, telephones and express, \$10.75; general expenses, \$32.55.....		<u>148 06</u>
Total expenditure in Canada.....	\$	<u><u>50,628 54</u></u>

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at end of 1918.....	\$ 9,964,625	\$ 81,348 44
Taken during 1919, new and renewed.....	<u>10,947,935</u>	<u>94,733 17</u>
Total.....	\$ 20,912,560	\$ 176,081 61
Deduct terminated.....	<u>9,298,462</u>	<u>73,730 38</u>
Gross and net in force at end of 1919.....	<u><u>\$ 11,614,098</u></u>	<u><u>\$ 102,351 23</u></u>

10 GEORGE V. A. 1920

PROVINCIAL—*Concluded.*
GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.
FIRE ACCOUNT.

	£	s.	d.		£	s.	d.
Reserve for unexpired risks	17,436	0	0	Losses (paid and outstanding) after deduction of reinsurances.	24,020	0	9
Premiums less reinsurances	54,054	17	5	Expenses of management	14,822	0	0
				Commission	5,565	13	0
				Carried to Profit and Loss Account	5,461	3	8
				Amount of the fund at this date, as per Balance Sheet—			
				Reserve for unexpired risks, being 40 per cent of premium income for the year	21,622	0	0
	£	71,490	17 5		£	71,490	17 5
PROFIT AND LOSS ACCOUNT.							
	£	s.	d.		£	s.	d.
Balance of account at Dec. 31, 1918	4,577	14	11	Dividends at 10 per cent less income tax	6,300	0	0
Interest and dividends received and outstanding, less tax	7,124	2	7	Income tax	1,685	8	0
Profit from Fire Account	5,461	3	8	To write down loss on investments	5,000	0	0
Profit from Accident Account	164	2	5	Balance to next year subject to Income tax	4,341	15	7
	£	17,327	3 7		£	17,327	3 7
LIABILITIES.							
Shareholders' capital, £430,000 of which is paid up	90,000	0	0	ASSETS.			
General Reserve Fund	30,000	0	0	Mortgages on property within the United Kingdom	1,100	0	0
Accident Account	32,204	0	0	British Government securities	76,293	4	5
Fire Account	21,622	0	0	Municipal and County securities	1,470	18	8
Marine Account balance	14,041	11	2	Indian and Colonial Government securities	3,793	17	0
Profit and Loss	4,341	15	7	Provincial	5,982	18	0
				Municipal	9,291	3	1
				"	5,579	3	4
				Foreign Government securities	1,075	0	0
				Municipal			
				Railway and other debentures and debenture stocks, Home and Foreign	24,598	6	3
Dividends of 10 p.c. less income tax	192,209	6	9	Railway and other preference and guaranteed stocks, Home and Foreign	33,460	9	10
Outstanding fire losses	6,300	0	0	Railway and other ordinary stocks	13,618	7	5
Outstanding Accident claims	1,565	0	0	Freehold property	24,183	11	2
Sundry liabilities	26,720	0	0	Agents' Balances	26,637	13	8
	30,297	8	11	Cash at bankers, etc.	16,748	2	10
				Sundry debtors	9,529	0	0
				Outstanding interest	1,000	0	0
				Office furniture, etc., less depreciation	2,131	0	0
					£	257,092	15 8

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QUEBEC FIRE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, VICTOR CHAUTEAUVERT.—Vice-President, R. AUDETTE.—Secretary, G. H. HENDERSON—
 Chief Agent, COLIN E. SWORD.—Principal Office, Quebec.

(Organized April 2, 1818, and incorporated by Act of L.C., 9 George IV., cap 58; amended by 18 Vic., cap. 212, and by 29-30 Vic., cap. 127, and by 41 Vic., cap. 31, and by 42 Vic., cap. 69, and by 46 Vic., cap. 83. Commenced business 1818.)

CAPITAL.

Amount of capital authorized and subscribed	\$ 225,000 00
Amount paid thereon in cash	125,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Real estate (Company's Office, St. Peter St., Quebec).	\$ 82,269 43
Book value of bonds and debts owned. (For details, see Schedule B.).	528,228 82

Stock owned by the Company:—

	Par value.	Book value.	Market value.
London and North Western Railway, 4 p.c. preference stock	\$ 48,666 67	\$ 51,966 70	\$ 32,120 00
Carried out at book value			51,966 70
Cash at head office			1,137 41
Cash at branch offices: Montreal, Toronto and London, Eng			19,177 07
Cash in banks and trust co., viz:—			
Bank of Montreal, Quebec		\$ 28,020 34	
Dominion Bank, Toronto		2,092 87	
Canadian Bank of Commerce, Winnipeg		18,187 68	
Royal Bank of Canada, Toronto		1,470 91	
Merchants Bank of Canada, Vancouver		21,605 94	
Royal Bank of Canada, Montreal		19,096 92	
Merchants Bank		15,924 66	
Imperial Trusts		3,383 84	

Total cash in banks and trust co.	109,783 16
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Total ledger assets	\$ 792,562 59
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Deduct market value of bonds, debentures and stock under book value	79,658 39
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	\$ 712,904 20
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OTHER ASSETS.

Interest accrued	6,588 43
Rents accrued	533 33
Agents' balances and premiums uncollected (\$7,349.63 on business prior to Oct. 1, 1919).	46,124 27

Total assets	\$ 766,149 93
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LIABILITIES.

Net amount of claims, adjusted, but unpaid	\$ 5,000 65
" resisted, in suit	7,850 00

Total net amount of unsettled claims (\$5,850 accrued prior to 1919)	\$ 12,850 65
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Reserve of unearned premiums, \$222,325.43; carried out at 80 per cent	177,860 34
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Taxes due and accrued (estimated)	25,304 92
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Due for reinsurance premiums	720 98
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Total liabilities, except capital stock	\$ 216,736 89
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Excess of assets over liabilities	\$ 549,413 04
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Capital stock paid in cash	125,000 00
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Surplus over all liabilities and paid-up capital	\$ 424,413 04
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10 GEORGE V, A. 1920

QUEBEC—Continued.

INCOME.

Gross cash received for premiums.....	\$ 372,195 65
Deduct reinsurances, \$16,195.02; return premiums, \$53,427.96.....	69,622 98
Net cash received for premiums.....	\$ 302,572 67
Received for interest on investments.....	27,892 96
Received for rents.....	4,189 79
Total income.....	<u>\$ 334,655 42</u>

EXPENDITURE.

Net amount paid for claims occurring in previous years.....	\$ 9,107 70
Deduct reinsurances.....	14 00
Net paid for said claims.....	9,093 70
Amount paid for claims occurring during the year.....	\$ 123,604 22
Deduct reinsurances.....	\$ 9,043 80
Net amount paid for said claims.....	<u>\$ 114,560 42</u>
Total net amount paid for claims.....	\$ 123,654 12
Dividends 25 p.c. and 25 p.c. bonus.....	62,500 00
Commission or brokerage.....	58,867 36
Paid for salaries of head office officials, \$23,649.62; directors' fees, \$330; travelling expenses, \$1,328.30.....	25,307 92
Taxes.....	10,156 42
Miscellaneous expenditure, viz: Advertising, \$298.21; furniture and fixtures, \$196.52; legal expenses, \$26.92; maps and plans, \$215.68; postage, telegrams, telephones and express, \$1,677.61; printing and stationery, \$2,307.58; rents, \$2,204.20; underwriters' association etc., \$4,199.26; office charges, \$3,434.52; sundries, \$519.66; income tax, \$6,680.70.....	21,760 86
Total expenditure.....	<u>\$ 302,216 68</u>

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1918.....	\$ 760,153 85
Amount of cash income.....	334,655 42
Total.....	<u>\$ 1,094,809 27</u>
Amount of expenditure.....	302,246 68
Balance, net ledger assets, December 31, 1919.....	<u>\$ 792,562 59</u>

RISKS AND PREMIUMS.

	Amount.	Premium $\frac{1}{2}$
Gross policies in force at end of 1918.....	\$ 47,959,448	\$ 466,154 75
Taken during 1919, new and renewed.....	42,176,383	369,058 00
Total.....	\$ 90,135,831	\$ 835,212 75
Deduct terminated.....	49,665,691	387,386 66
Gross in force at end of 1919.....	\$ 40,470,140	\$ 447,826 09
Deduct reinsured.....	1,459,148	14,691 34
Net in force at Dec. 31, 1919.....	<u>\$ 39,010,992</u>	<u>\$ 433,134 75</u>

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QUEBEC—*Concluded.*

SCHEDULE B.

Bonds and debts, owned:—

On deposit with Receiver General:—

	Par value.	Book value.	Market value.
<i>Governments—</i>			
Prov. of Alberta, 1922, 4 p.c.	\$ 24,333 33	\$ 23,116 67	\$ 22,873 33
Prov. of Manitoba, 1947, 4 p.c.	46,720 00	47,908 33	38,310 40
<i>Cities—</i>			
Fort William, 1930, 4½ p.c.	3,893 33	3,944 88	3,504 00
Fort William, 1935, 4½ p.c.	9,733 33	9,882 33	8,565 33
Fort William, 1940, 4½ p.c.	10,706 67	10,884 40	9,207 74
Hull, Que. (g'teed by Prov. of Quebec) 1937, 4 p.c.	8,500 00	8,346 87	7,055 00
Hull, Que., 1936, 5 p.c.	10,000 00	10,317 58	9,300 00
Montreal (Town of St. Louis), 1949, 4½ p.c.	25,000 00	25,460 57	22,250 00
Quebec, 1922, 4½ p.c.	3,000 00	3,000 00	2,910 00
Quebec, 1926, 4½ p.c.	4,000 00	4,111 07	3,840 00
Three Rivers, 1931, 4 p.c.	10,000 00	10,000 00	8,560 00
Toronto, 1944, 3½ p.c.	24,333 33	21,048 33	18,980 00
Vancouver, 1948, 4 p.c.	19,466 67	19,549 91	14,794 67
<i>School—</i>			
Montreal Technical (g'teed by Prov. of Quebec), 1949, 4 p.c.	29,200 00	28,948 88	23,944 00
Total on deposit with Receiver General	\$ 228,886 66	\$ 226,519 82	\$ 194,034 47

Held by Company:—

Egyptian Unified Debt, 1941, 4 p.c.	\$ 19,466 67	\$ 19,442 34	\$ 15,573 34
City of Toronto, 1921, 4 p.c.	7,300 00	6,935 60	7,081 00
B.C. Elec. Ry. perp. cons. deb. stock, 4½ p.c.	24,333 33	22,873 33	15,330 00
C.N.R. perp. cons. deb. stock, 4 p.c.	48,666 66	45,746 67	29,686 66
Totals	\$ 99,766 66	\$ 94,997 34	\$ 67,671 00

Held in London, England:—

British War Loan, 1922, 5 p.c.	\$ 136,266 66	\$ 136,266 66	\$ 136,266 66
British War Loan, 1928, 5 p.c.	73,000 00	70,445 00	70,445 00
Totals	\$ 209,266 66	\$ 206,711 66	\$ 206,711 66
Total par, book and market values	\$ 537,919 98	\$ 528,228 82	\$ 468,417 13

10 GEORGE V, A. 1920

QUEEN INSURANCE COMPANY OF AMERICA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, GEO. W. BURCHELL.—Secretary, FREDERICK P. HAMILTON.—Principal Office, New York.—Chief Agent in Canada, WM. MACKAY.—Head Office in Canada, 2 Place D'Armes, Montreal.

(Incorporated Sept. 11, 1891. Commenced business in Canada Nov. 1, 1891.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash.....\$ 2,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debts on deposit with Receiver General (*For details, see Schedule B*)\$ 679,036 84

Other Assets in Canada.

Cash at head office in Canada		14,186 26
Cash in banks, viz.:		
Royal Bank, Halifax	\$ 2,300 81	
Royal Bank, Montreal	31,322 23	
Royal Bank, Calgary	5,230 47	
Dominion Bank, Montreal	19,825 75	
Dominion Bank, Winnipeg	8,933 50	
Dominion Bank, Toronto	6,879 70	
Bank of Hochelaga, Montreal	9,772 37	
Total cash in banks		84,264 83
Losses recoverable account \$381.18; and reinsurance premiums due, \$195.37		576 55
Interest due, \$973.33; and accrued, \$7,582.66		8,555 99
Agents' balances and premiums uncollected, viz.:		
Fire (\$2,228.49 on business prior to Oct. 1, 1919)	\$ 77,372 54	
Automobile, including Fire Risk (\$385.41 on business prior to Oct. 1, 1919)	3,702 14	
Automobile, excluding Fire Risk (\$146.18 on business prior to Oct. 1, 1919)	1,404 26	
Inland Transportation	10 78	
Total		82,489 72
Total assets in Canada	\$	869,110 19

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted	\$ 32,858 00
Net amount of fire claims, resisted, in suit	10,000 00
Net amount of automobile (including Fire Risk) claims, unadjusted	675 00
Net amount of automobile (excluding Fire Risk) claims, unadjusted	3,325 00
Total net amount of unsettled claims (\$13,500 accrued in previous years)	\$ 46,858 00
Reserve of unearned premiums: fire, \$337,613.49; automobile (including Fire Risk), \$26,592.01; automobile (excluding Fire Risk), \$6,822.68; total, \$571,028.18; carried out at 80 per cent.	456,822 54
Due and accrued for salaries, rent, etc.	245 40
Due and accrued for taxes	62,555 00
Amount of all other liabilities	2,186 31
Total liabilities in Canada	\$ 568,667 25

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QUEEN—Continued.

INCOME IN CANADA.

Premiums.	Class of Business.			
	Fire.	Automobile (including Fire Risk.)	Automobile (excluding Fire Risk.)	Inland Transportation.
	\$ cts	\$ cts	\$ cts	\$ cts
Gross cash received.....	878,222 97	63,064 94	21,791 53	19 51
Less reinsurance.....	42,013 68	86 48		
Less return premiums.....	127,803 66	12,017 48	3,046 54	
Total deduction.....	169,817 34	12,103 96		
Net cash received.....	708,405 63	50,960 98	18,744 99	19 51

Net cash received for premiums for all classes of business..... \$ 778,131 11
 Cash received for interest on investments..... 33,877 65

Total income in Canada..... \$ 812,008 76

EXPENDITURE IN CANADA.

Claims.	Class of Business.		
	Fire.	Automobile (including Fire Risk.)	Automobile (excluding Fire Risk.)
	\$ cts	\$ cts	\$ cts
Paid for claims occurring in previous years.....	22,946 09	2,280 11	942 57
Deduct savings and salvage.....	464 71	1,862 50	10 00
Deduct reinsurances.....	1,978 13		
Total deduction.....	2,442 84		
Net paid for said claims.....	20,503 25	417 61	932 57
Paid for claims occurring during the year.....	378,243 78	26,327 62	9,261 30
Deduct savings and salvage.....	7,529 68	1,444 50	227 51
Deduct reinsurances.....	63,239 52		
Total deduction.....	70,769 20		
Net paid for said claims.....	307,474 58	24,883 12	9,033 79
Total net paid for said claims.....	327,977 83	25,300 73	9,966 36

Total net payments for claims for all classes of business..... \$ 363,244 92
 Commission and brokerage: fire, \$132,052 37; other, \$14,324 34..... 146,376 71
 Commission on profits, fire, \$5,512 99; other, \$610 91..... 6,123 90
 Taxes: fire, \$21,240 06; other, \$1,557 63..... 22,797 69
 *Salaries, fees and travelling expenses:—Salaries, head office officials, \$55,520 78; fees, auditors, \$249 48; travelling expenses: officials, \$4,242 69..... 60,012 95

*(\$56,028 88 belongs to Fire business.)

10 GEORGE V, A. 1920

QUEEN—Continued.

EXPENDITURE IN CANADA—Concluded.

†Miscellaneous expenditure, viz.: Advertising, \$731.70; furniture and fixtures, \$893.73; legal expenses, \$228.22; maps and plans, \$1,002.77; postage, telegrams, telephones and express, \$3,752.86; printing and stationery, \$5,874.41; rents, \$5,723.51; underwriters' boards, associations, etc., \$8,762.51; miscellaneous expenses, \$1,781.67.....	\$	28,751 38
Total expenditure in Canada	\$	627,307 55

†(\$26,976 82 belongs to Fire business.)

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Automobile (including Fire Risk.)	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts	\$	\$ cts.
Gross in force at end of 1918	91,151,065	1,087,926 04	2,021,437	46,919 54
Taken in 1919—new and renewed.....	69,639,325	865,942 39	3,215,993	62,912 87
Totals.....	160,790,390	1,953,868 43	5,237,430	109,832 41
Less ceased	68,715,098	847,729 57	2,704,899	56,648 38
Gross in force at end of 1919	92,075,292	1,106,138 86	2,532,531	53,184 03
Less reinsured	5,199,964	51,711 66		
Net in force at end of 1919	86,875,328	1,054,427 20	2,532,531	53,184 03

Risks and Premiums.	Class of Business.			
	Automobile (excluding Fire Risk.)		Inland Transportation.	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts	\$	\$ cts.
Gross in force at end of 1918	310,000	12,900 43		
Taken in 1919—new and renewed	650,000	22,232 24	175,350	30 29
Totals	960,000	35,132 67		
Less ceased	535,000	21,487 31	175,350	30 29
Gross and net in force at end of 1919	425,000	13,645 36		

SCHEDULE B.

Bonds and debentures on deposit with Receiver General:—

Governments—	Par value.	Market value.
Dominion of Canada Victory Loan, 1933, 5½ p.c.....	\$ 30,000 00	\$ 30,000 00
Dominion of Canada War Loan, 1922, 5½ p.c.	3,000 00	3,000 00
Dominion of Canada War Loan, 1937, 5½ p.c.....	130,000 00	130,000 00
Province of Manitoba Drainage, 1935, 4 p.c.....	35,000 00	30,100 00
Province of Manitoba Drainage, 1937, 4 p.c.....	5,000 00	4,250 00
Province of Ontario, 1936, 3½ p.c.....	40,000 00	33,600 00
Province of Ontario, 1939, 4 p.c.....	30,000 00	26,100 00
Province of Quebec inscribed stock, 1937, 3 p.c.....	30,416 66	22,204 16
New Zealand stock, 1929, 4 p.c.	48,666 67	41,853 34

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QUEEN—Continued.

SCHEDULE B—Concluded.

Bonds and debentures on deposit with Receiver General—Concluded.

	Par value.	Market value.
<i>Cities—</i>		
Halifax permanent stock, 5 p.c.....	\$ 60,000 00	\$ 60,000 00
Montreal deb. stock, 1942, 3½ p.c.....	34,066 67	26,572 00
Montreal Sinking Fund, 1942, 4 p.c.....	70,000 00	60,200 00
Ottawa, 1928, 3½ p.c.....	30,000 00	26,100 00
Toronto, 1929, 3½ p.c.....	48,666 66	42,340 00
Toronto, 1948, 4 p.c.....	35,040 00	29,784 00
Toronto, 1955, 4½ p.c.....	5,000 00	4,600 00
Victoria, 1924, 4½ p.c.....	32,000 00	30,080 00
<i>School—</i>		
Montreal (St. Henri), 1949, 4½ p.c.....	32,000 00	27,200 00
<i>Railway—</i>		
Can. Nor. Ry., 1st mtge. (g'teed by Prov. of Manitoba) 1930, 4 p.c.....	48,666 67	41,853 34
<i>Miscellaneous—</i>		
Montreal Harbour, 1924, 4 p.c.....	10,000 00	9,200 00
Total on deposit with Receiver General.....	<u>\$ 757,523 33</u>	<u>\$ 679,036 84</u>

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

LEDGER ASSETS.

Mortgage loans on real estate, first liens.....	\$ 60,000 00
Book value of stocks and bonds owned by the company.....	14,644,531 31
Cash on hand, in trust companies and banks.....	743,762 23
Agents' balances and bills receivable.....	1,506,201 13
Reinsurance due on paid losses.....	226,488 26
Total ledger assets.....	<u>\$17,180,982 93</u>

NON-LEDGER ASSETS.

Interest due and accrued.....	146,482 50
Gross assets.....	\$17,327,465 43
Deduct assets not admitted.....	1,435,700 40
Total admitted assets.....	<u>\$15,891,765 03</u>

LIABILITIES.

Net amount of unpaid claims.....	\$ 983,960 90
Total unearned premiums.....	6,803,786 19
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	14,264 02
Federal, state and other taxes due or accrued (estimated).....	487,625 12
Contingent commissions or other charges due or accrued.....	81,811 38
Pension obligations.....	22,000 00
Income tax withheld at source.....	716 58
Total liabilities, excluding capital stock.....	\$ 8,394,164 19
Capital stock paid up in cash.....	2,000,000 00
Surplus beyond liabilities including capital stock.....	5,477,600 84
Total liabilities.....	<u>\$15,871,765 03</u>

INCOME.

Net cash received for premiums.....	\$ 8,634,735 62
Interest and dividends.....	586,124 20
Income Tax withheld at source.....	716 58
Total income.....	<u>\$ 9,221,576 40</u>

10 GEORGE V, A. 1920

QUEEN—*Concluded.*

DISBURSEMENTS.

Net amount paid for claims	\$ 3,409,538 48
Expenses of adjustment and settlement of claims	105,356 92
Cash dividends paid stockholders	500,000 00
Commission or brokerage and agents' allowances	1,628,367 35
Field supervisory expenses	264,117 48
Salaries, fees and all other charges of officers, directors, trustees and home office employees..	672,192 35
Rent	61,826 48
Inspections and surveys, including underwriters' boards and tariff associations	164,778 78
State taxes on premiums, Insurance Department licenses and fees	193,279 39
All other licenses, fees and taxes	46,869 52
Federal taxes	320,299 38
Agents' balances charged off	1,727 66
Gross decrease, by adjustment, in book value of bonds	3,306 00
All other disbursements	178,544 75
Total disbursements	<u>\$ 7,550,204 54</u>

RISKS AND PREMIUMS.

FIRE.

Fire risks written or renewed during the year ..	\$ 1,109,802,787 00
Premiums thereon	10,537,324 93
Amount terminated during the year...	970,956,724 00
Premiums thereon	9,550,618 54
Net amount in force at December 31, 1919 ..	1,172,873,215 00
Premiums thereon	<u>11,614,183 08</u>

MARINE AND INLAND.

Net amount in force at December 31, 1919.....	\$ 82,659,098 00
Premiums thereon.....	<u>1,307,796 26</u>

SESSIONAL PAPER No. 8

QUEENSLAND INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1918.

General Manager, A. McVERNON.—Asst. Manager, CUTHBERT HAWLES.—Principal Office, Sydney, N.S.W.—Secretary, H. W. HORN.—Chief Agent in Canada, F. G. DONALDSON — Head Office in Canada, Montreal.

(Established 1886. Commenced business in Canada May 16, 1918.)

CAPITAL.

Amount of joint stock capital authorized.....	£ 500,000
Amount subscribed and paid thereon in cash.....	350,000

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bond on deposit with Receiver General, viz:—

	Par value.	Market value.
Commonwealth of Australia, 1925, 4½ p.c.	\$ 97,333 33	\$ 95,386 67
Carried out at market value.		\$ 95,386 67

Other Assets in Canada.

Amount of loan secured by bonds, stocks or other marketable collaterals, viz:— 50,000 00

	Par value.	Market value	Amount loaned.
400 shares Montreal, Light, Heat and Power Co. (com.).....	\$ 40,000 00	\$ 108,000 00	
100 shares Canadian Coloured Cotton (pref.)	10,000 00	8,600 00	
50 shares Brazilian Traction, Light and Power Co. (com.).....	5,000 00	2,550 00	
500 shares Quebec Ry. Light, Heat and Power Co. (com.)....	50,000 00	11,750 00	
50 shares Dominion Coal Co. (pref.).....	5,000 00	4,800 00	
27 shares Porto Rico Ry. (pref.)	2,700 00	2,160 00	\$ 50,000 00
300 shares Canada Steamship Lines (pref.)	30,000 00	25,500 00	
175 shares Steel Co. of Canada (com.)....	17,500 00	15,400 00	
500 Civic Investment and Ind. Co	50,000 00	45,000 00	
500 shares Spanish River Pulp and Paper Co. (com.).....	50,000 00	44,000 00	
Totals	\$ 260,200 00	\$ 267,760 00	\$ 50,000 00

Cash in banks, viz:—

The Royal Bank of Canada, Montreal.	\$ 13,782 68
The Royal Bank of Canada, Winnipeg	6,253 24

Total cash in banks.....	\$ 20,035 92
Interest accrued.....	162 50
Maps and plans.....	4,000 00
Agents' balances and premiums uncollected (\$1,521.01 on business prior to Oct. 1, 1919) ..	28,144 68
Reinsurance loss due	810 54

Total assets in Canada..... \$ 198,540 31

LIABILITIES IN CANADA.

Net amount of claims, unadjusted	\$ 6,153 47
Reserve of unearned premiums, \$107,856.13; carried out at 80 per cent.	86,284 90
Taxes due and accrued	2,580 84
Reinsurance premiums.....	252 65
Total liabilities in Canada.....	\$ 95,271 86

10 GEORGE V, A. 1920

QUEENSLAND—Continued.

INCOME IN CANADA.

Gross cash received for premiums	\$ 241,109 06
Deduct reinsurances, \$2,358.03; return premiums, \$42,114 70	44,472 73
Total net cash received for said premiums.....	\$ 196,636 33
Received for interest.....	5,858 13
Total income in Canada.....	\$ 202,494 46

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	\$ 4,375 38
Amount paid for claims occurring during the year	\$ 77,097 13
Deduct savings and salvage, \$3,090 20; reinsurances, \$156 08.....	3,246 28
Net paid for said claims	\$ 73,850 85
Total net amount paid for claims.....	\$ 78,226 23
Paid for commission or brokerage.....	59,196 98
Paid for taxes.....	4,950 63
Travelling expenses	120 35
Miscellaneous expenditure, viz:—Legal expenses, \$5; advertising, \$91 15; printing and stationery, \$921 32; maps and plans, \$3,282 86; underwriters' boards, tariff associations, \$1,700 83; postage, telegrams, telephones—express and duty, \$178 95.....	6,180 11
Total expenditure in Canada.....	\$ 148,674 30

RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.		
	Fire.		
	No.	Amount.	Premiums.
		\$	\$ cts.
Gross in force at end of 1918.....	1,369	7,279,555	79,712 45
Taken in 1919, new and renewed.....	4,508	21,651,200	242,896 45
Totals.....	5,937	28,930,755	322,608 90
Less ceased	2,191	11,878,483	121,129 88
Gross in force at end of 1919.....	3,746	17,052,272	201,479 02
Less reinsured		235,069	2,643 67
Net in force at end of 1919	3,746	16,817,203	198,835 35

QUEENSLAND—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

REVENUE ACCOUNT.		
	£	s. d.
Balance brought down.....	45,182	5 7
Balance of Revenue Account, 30th September, 1918, £	46,862	5 9
Deduct Dividend for year 1918.....	43,750	0 0
	3,112	5 9
	48,294	11 4
Premiums, less reinsurance, and bonus to Assured	365,731	12 7
Interest and rents	37,315	1 2
	£ 403,046	13 9
Claims paid and outstanding and incidental expenses, £	403,046	13 9
Charges.....	116,504	16 2
Peace bonus to staff	5,000	0 0
Transfer to Reserve Fund	75,000	0 0
Taxes.....	19,104	4 8
Balance.....	45,182	5 7
	£ 45,182	5 7
Balance		

BALANCE SHEET.

LIABILITIES.		ASSETS.	
£	s. d.	£	s. d.
Shareholders' Capital:— Authorized— 500,000 shares of £1 each £ 500,000 0 0 Subscribed— 350,000 shares of £1 each fully paid) £ 350,000 0 0 Reserve Fund 150,000 0 0 Unearned premiums 125,000 0 0 Officers' Provident Fund 18,929 4 6 Sundry creditors, reinsurance claims and provision for taxation. 178,229 4 0 Revenue Account 48,294 11 4		British and Colonial Government securities 412,570 19 10 Municipal debentures 45,565 0 0 Freehold properties 110,918 2 3 Sundry debtors 10,767 1 3 Premiums outstanding 18,626 13 3 Branch and agency balances 9,499 18 0 Amounts due by other companies for reinsurances and losses Cash— With bankers and in hand 239,658 16 9 £ 870,463 14 10	

10 GEORGE V, A. 1920

THE ROYAL EXCHANGE ASSURANCE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

Governor, VIVIAN HUGH SMITH.—Secretary, PERCY F. HODGE.—Principal Office, Royal Exchange, London, E.C.—Chief Agent in Canada, ARTHUR BARRY.—Head Office in Canada, Montreal, Que.

(Incorporated, June 22, 1720. Dominion license issued November 4, 1910.)

CAPITAL.

Amount of joint stock capital authorized, £2,000,000 ..	\$ 9,733,333 33
Amount subscribed and paid in cash, £689,219 17s. 10d	3,354,203 46

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (<i>For details, see Schedule B</i>)	\$ 632,355 60
--	---------------

Other Assets in Canada.

Value of real estate held by the company	75,000 00
Amount secured by way of loans on real estate, by bond or mortgage, first liens	83,408 58
Amount of loans secured by bonds, viz.	75,000 00

	Par Value.	Market Value.	Amount Loaned.
Dom. of Canada War bonds, 1925, 5 p.c.	\$ 1,000 00	\$ 990 00	
Dom. of Canada War bonds, 1931, 5 p.c.	1,000 00	990 00	
Dom. of Canada War Loan, 1927, 5½ p.c.	500 00	500 00	
Dom. of Canada Victory Loan, 1933, 5½ p.c.	25,000 00	25,000 00	\$ 75,000 00
Dom. of Canada Victory Loan, 1934, 5½ p.c.	51,500 00	51,500 00	
Dom. of Canada War Loan, 1937, 5½ p.c.	3,500 00	3,500 00	
Totals	\$ 82,500 00	\$ 82,480 00	\$ 75,000 00

Market value of bonds and debentures held by company (<i>For details, see Schedule C</i>)	119,962 50
Cash at head office in Canada	6,181 78

Cash in banks, viz.:

Bank of Montreal, Montreal	\$ 2,027 57
Bank of British North America, Montreal	922 48
Royal Bank of Canada, Montreal	2,500 02
Canadian Bank of Commerce, Vancouver	1,204 03
Canadian Bank of Commerce, Montreal	1,585 86
Hanover National Bank, New York	401 87

Total cash in banks

4,586 69

Interest, due, \$3,220 38; accrued, \$11,885 96	15,106 34
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Agents' balances and premiums uncollected—

Fire (\$1,832.14 on business prior to Oct. 1, 1919)	\$ 63,999 48
Accident (\$116.15 on business prior to Oct. 1, 1919)	1,824 89
Automobile, including Fire Risk, (\$184.51 on business prior to Oct. 1, 1919)	5,225 56
Automobile, excluding Fire Risk (\$70.52 on business prior to Oct. 1, 1919)	8,086 96
Liability (\$365.64 on business prior to Oct. 1, 1919)	14,470 29
Sickness (\$105 on business prior to Oct. 1, 1919)	1,222 59

Total	94,829 77
Office furniture and plans	14,435 45
Reinsurance losses (fire)	20 31
Due from Car and General Ins. Corp.	3,057 36

Total assets in Canada	\$ 1,123,944 38
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SESSIONAL PAPER No. 8

THE ROYAL EXCHANGE ASSURANCE—Continued.

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted.....	\$ 14,405 00	
Net amount of accident claims, unadjusted.....	1,008 00	
Net amount of automobile (including Fire Risk) claims, unadjusted.....	8,532 00	
Net amount of automobile (excluding Fire Risk) claims, unadjusted.....	5,301 00	
Net amount of liability claims, unadjusted (\$4,000 accrued prior to 1919).....	7,305 00	
Net amount of sickness claims, unadjusted.....	1,260 00	
Total net amount of unsettled claims.....	\$ 37,811 00	
Reserve of unearned premiums, viz.:—		
Fire.....	\$ 469,609 38	
Accident.....	5,105 70	
Automobile (including Fire Risk).....	29,009 4	
Automobile (excluding Fire Risk).....	31,406 6	
Liability.....	13,967 2	
Sickness.....	3,382 2	
Total, \$552,481.32; carried out at 80 per cent.....		441,985 06
Taxes due and accrued.....		86,367 99
Total liabilities in Canada.....		\$ 566,164 05

INCOME IN CANADA.

Premiums.	Class of Business.					
	Fire.	Accident.	Auto- mobile (including Fire Risk.)	Auto- mobile (excluding Fire Risk.)	Liability.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received for premiums.....	\$20,445 66	14,015 92	107,389 79	101,871 39	13,128 33	8,466 94
Deduct reinsurances.....	12,002 69	1,356 70	26,693 09	30,460 22	864 63	762 42
Deduct return premiums.....	122,103 32	1,196 74	26,825 25	19,570 44	2,541 30	728 09
Total deduction.....	134,106 01	2,553 44	53,518 34	50,030 66	3,405 93	1,490 51
Net cash received for premiums.....	686,339 65	11,462 48	53,871 45	51,840 73	9,722 40	6,976 43
Total net cash received for premiums for all classes of business.....						\$ 820,213 14
Cash received for interest on investments.....						19,264 11
Received for rents.....						675 89
Total income in Canada.....						\$ 840,153 14

10 GEORGE V, A. 1920

THE ROYAL EXCHANGE ASSURANCE--Continued.

EXPENDITURE IN CANADA.

Claims.	Class of Business.					
	Fire.	Accident.	Auto- mobile (includ- ing Fire Risk.)	Auto- mobile (exclud- ing Fire Risk.)	Liability.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Paid for claims occurring in previous years	18,546 07	1,395 27	601 58	5,858 17	4,070 83	1,223 92
Deduct savings and sal- vage			1,350 00			
Deduct reinsurances.....		699 74				
Net paid for said claims.		695 53	748 42			
Paid for claims occurring during the year.....	258,816 35	4,836 25	49,647 33	33,557 70	7,996 85	4,430 68
Deduct savings and sal- vage.....	1,472 15		1,114 00	1,368 81	54 50	
Deduct reinsurances.....	4,295 83	135 71	10,756 96	7,281 28		378 57
Total deduction	5,767 98		11,870 96	8,650 09		
Net paid for said claims.	253,048 37	4,700 54	37,776 37	24,907 61	7,942 35	4,052 11
Total net paid for said claims	271,594 44	5,396 07	37,027 95	30,765 78	12,013 18	5,276 03
Total net payments for claims for all classes of business	\$ 362,073 45					
Commission and brokerage, Fire, \$127,641.80; Other, \$31,860.79.....	159,502 59					
Commission on profits, Fire, \$10,333.09; Other, \$363.80.	10,696 89					
Taxes, Fire, \$18,740.93; Other, \$2,641.62.....	21,382 55					
*Salaries, fees and travelling expenses:—Salaries:—Head office, \$45,930.11; Fees:—Direc- tors, \$1,440; auditors, \$746.50; travelling expenses, officials, \$4,882.44.	52,999 05					
†Miscellaneous expenditure, viz.:—Advertising, \$990.78; furniture and fixtures, \$1,010.26; inspections and surveys \$138.50; legal expenses, \$354; maps and plans, \$1,015.07; postage, telegrams, telephones and express, \$2,920.35; printing and stationery, \$5,140.96; rents, \$4,295.00; underwriters' boards, associations, etc., \$8,834.41; bad debts, \$67.50; office expenses, \$5,276.34; general expenses, \$2,550.....	32,593 17					
Total expenditure in Canada.....	\$ 639,247 70					

* (\$36,926.09 belongs to Fire business.) † (\$23,030.49 belongs to Fire business.)

SESSIONAL PAPER No. 8

THE ROYAL EXCHANGE ASSURANCE—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Fire.			Accident.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1918	30,743	80,049,632	876,777 16	685	2,373,750	10,383 53
Taken in 1919—New	15,803	81,177,143	642,886 02	292	748,715	4,651 42
Renewed	4,614	5,685,964	168,485 25	635	2,203,750	9,089 66
Totals	51,160	166,912,739	1,688,148 43	1,612	5,326,215	24,124 61
Less ceased	17,053	78,104,970	763,685 76	878	2,885,250	12,628 40
Gross in force at end of 1919	34,107	88,807,769	924,462 67	734	2,440,965	11,496 21
Less reinsured		1,367,890	10,815 53		852,000	1,284 80
Net in force at end of 1919	34,107	87,439,879	913,647 14	734	1,588,965	10,211 41

Risks and Premiums.	Class of Business.					
	Automobile (including Fire Risk.)			Automobile (excluding Fire Risk.)		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1918	1,989	1,902,806	39,884 86	483	4,703,000	39,389 06
Taken in 1919—New	3,607	6,123,961	107,878 01	876	8,760,000	98,617 92
Renewed				176	1,760,000	10,923 26
Totals	5,596	8,026,767	147,762 87	1,535	15,223,000	148,930 24
Less ceased	3,128	3,349,276	64,796 24	662	6,493,000	58,045 67
Gross in force at end of 1919	2,468	4,677,491	82,966 63	873	8,730,000	90,884 57
Less reinsured		1,370,323	24,947 35		3,870,000	28,071 84
Net in force at end of 1919	2,468	3,307,168	58,019 28	873	4,860,000	62,812 73

10 GEORGE V, A. 1920

THE ROYAL EXCHANGE ASSURANCE—*Concluded.*RISKS AND PREMIUMS—*Concluded.*

Risks and Premiums.	Class of Business.				
	Liability.			Sickness.	
	No.	Amount.	Premiums.	No.	Premiums.
		\$	\$ cts.		\$ cts.
Gross in force at end of 1918	102	1,020,000	24,353 96	481	6,984 75
Taken in 1919—New.....	68	680,000	29,437 92	162	3,038 50
Renewed	46	465,000	3,504 98	366	6,095 50
Totals.....	216	2,165,000	57,296 86	1,009	16,118 75
Less ceased	110	1,100,000	30,615 92	529	8,637 80
Gross in force at end of 1919.....	106	1,065,000	26,680 94	480	7,480 95
Less reinsured		60,000	864 63		715 70
Net in force at end of 1919.....	106	1,005,000	25,816 31	480	6,765 25

SCHEDULE B

Bonds and debentures on deposit with Receiver General, viz:—

<i>Governments—</i>	Par value.	Market value.
Dominion of Canada bonds, 1920/1925, 4½ p.c.	\$ 48,666 67	\$ 47,206 67
Dominion of Canada Victory Loan, 1933, 5½ p.c.	55,500 00	55,500 00
Prov. of Alberta, 1943, 4½ p.c.	42,826 67	37,687 47
Prov. of Ontario, 1946, 3½ p.c.	42,340 00	32,178 40
Prov. of Saskatchewan, 1951, 4 p.c.	42,826 67	34,261 34
British War Loan, 1929/1947, 5 p.c.	97,333 33	91,006 65
<i>Cities—</i>		
Calgary, 1931, 4½ p.c.	7,300 00	6,424 00
Calgary, 1932, 4½ p.c.	25,793 34	22,698 14
Calgary, 1941, 4½ p.c.	32,120 00	26,980 80
Calgary, 1942, 4½ p.c.	15,573 33	13,081 60
<i>Railways—</i>		
Alberta and Great Waterways Ry. Co., 1st mtge. (g'teed by Prov. of Alberta), 1959, 5 p.c.	86,000 00	74,820 00
C.N.R., 1st mtge. deb. stock (g'teed by Dom. Govt.), 1958, 3½ p.c.	19,466 67	14,016 00
C.N. Alberta Ry., 1st mtge. deb. stock (g'teed by Dom. Govt.), 1960, 3½ p.c.	29,200 00	20,732 00
C.N. Ont. Ry., 1st mtge. deb. stock (g'teed by Dom. Govt.), 1961, 3½ p.c.	108,526 67	78,139 20
G.T.P., 1st mtge. (g'teed by Dom. Govt.), 1962, 3 p.c.	36,013 33	22,688 40
G.T.P. Branch Lines, 1st mtge. (gtd. by Prov. of Sask.), 1939, 4 p.c.	6,813 33	5,382 53
G.T.P. Branch Lines, 1st mtge. (gtd. by Prov. of Alta.), 1942, 4 p.c.	17,520 00	13,490 40
St. John and Quebec Ry., 1st mtge. deb. stock (g'teed by N.B. Govt.), 1962, 4 p.c.	46,233 33	36,062 00
Total on deposit with Receiver General .	\$ 760,053 34	\$ 632,355 60

SCHEDULE C.

Other bonds owned and held by the company:—

<i>Governments—</i>	Par value.	Market value.
Dominion of Canada Victory Loan, 1924, 5½ p.c.	\$ 50,000 00	\$ 50,000 00
Dominion of Canada Victory Loan, 1933, 5½ p.c.	25,000 00	25,000 00
United Kingdom of Great Britain and Ireland, 1937, 5½ p.c.	10,000 00	9,962 50
<i>School—</i>		
Montreal Catholic, 1923, 6 p.c.	5,000 00	5,000 00
<i>Miscellaneous—</i>		
Eastern Can. Savings and Loan Co., 1921–1922, 5½ p.c.	5,000 00	5,000 00
Canada Perm. Mortgage Corp., 1922, 5½ p.c.	25,000 00	25,000 00
Total par and market values .	\$ 120,000 00	\$ 119,962 50

(For General Business Statement, see Appendix.)

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THE ROYAL INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

Chairman, THOMAS WOODSEND—Manager, GEO. CHAPPELL—Principal Office, Liverpool, Eng.—
Chief Agent in Canada, WM. MACKAY—Head Office in Canada, Montreal.

(Established May 31, 1845. Commenced business in Canada, 1851.)

CAPITAL.

Amount of joint capital authorized, £3,000,000	\$14,600,000 00
Amount subscribed, £2,944,680	14,330,776 00
Amount paid thereon in cash	3,582,497 69

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debts on deposit with Receiver General (For details, see Schedule B)	\$ 1,637,937 32
--	-----------------

Other Assets in Canada.

Real estate in Canada held by the company, viz: (Building situate Notre Dame Street and Place d'Armes Square, Montreal, \$450,000; building situate 27 and 29 Wellington Street East, Toronto, \$75,000; vacant lot, Vancouver, \$20,784)	545,784 00
Mortgage loans on real estate, first liens	549,500 00
Market value of bonds held by company (For details, see Schedule C)	925,859 63
Cash at head office in Canada	5,849 81
Cash in banks, viz:—	
Bank of Nova Scotia, Halifax	\$ 9,328 49
Royal Bank, Montreal	227,239 61
Molsons Bank, Montreal	13,915 18
Royal Bank, Winnipeg	9,346 05
Royal Bank, Toronto	16,905 64
Molsons Bank, Calgary	17,233 81
Royal Bank, Vancouver	12,560 71
Merchants National Bank, New York	1,187 76
Total cash in banks	307,717 25
Interest accrued	43,236 10
Rents due, \$572.75; accrued, \$3,847.96	4,420 71
Agents' balances and premiums uncollected (\$5,927.08 was on business prior to October 1, 1919)	288,932 20
Reinsurance losses	7,659 61
Total assets in Canada	\$ 4,316,896 63

LIABILITIES IN CANADA.

Net amount of losses, unadjusted (\$2,795 accrued prior to 1919)	\$ 106,228 00
Reserve of unearned premiums, \$1,466,397.81; carried out at 80 per cent.	1,173,118 25
Taxes due and accrued	90,001 87
Due and accrued for salaries, rent, etc	3,142 83
Due for reinsurance premiums	4,818 32
Profit commissions credited but not paid	5,676 71
Total liabilities in Canada	\$ 1,382,985 98

INCOME IN CANADA.

Gross cash received for premiums	\$2,162,862 25
Deduct reinsurances, \$78,799.90; return premiums, \$319,235.87	398,035 77
Net cash received for premiums	\$ 1,764,826 48
Received for interest on investments	144,071 30
Rents	17,877 08
Total income in Canada	\$ 1,926,774 86

SESSIONAL PAPER No. 8

THE ROYAL INSURANCE COMPANY—*Concluded.*

SCHEDULE C.

Bonds and debentures held by the company:—	Par value.	Market value.
Dominion of Canada Victory Loan, 1933, 5½ p.c.	\$ 350,000 00	\$ 350,000 00
Dominion of Canada Victory Loan, 1934, 5½ p.c.	200,000 00	200,000 00
Dominion of Canada War Loan, 1937, 5½ p.c.	39,000 00	39,000 00
City of Ottawa, 1945, 5 p.c.	25,000 00	23,600 00
Canada Permanent Mortgage Corp., 1921, 5 p.c.	50,000 00	50,000 00
Huron and Erie Mortgage Corp., 1922, 5 p.c.	50,000 00	50,000 00
Grand Trunk Pacific Ry. (g'teed by Dom. of Can.) 1962, 4 p.c.	97,200 00	73,259 63
Traders' Building Association, Ltd., 1924-29, 6 p.c.	140,000 00	140,000 00
Total held by the company.....	<u>\$ 951,200 00</u>	<u>\$ 925,859 63</u>

(For General Business Statement, see Appendix.)

10 GEORGE V, A. 1920

ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, F. R. BIGELOW—Secretary, A. W. PERRY—Principal Office, St. Paul, Minn.—Chief Agent in Canada, C. F. CODERÈ—Head Office in Canada, Winnipeg, Man.

(Incorporated May, 1865. Dominion License issued September 14, 1907.)

CAPITAL.

Amount of joint stock capital authorized	\$ 2,000,000 00
Amount subscribed and paid in cash	<u>1,000,000 00</u>

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debentures on deposit with Receiver General, viz:—

<i>Governments—</i>	Par value.	Market value.
Dom. of Canada War Loan, 1937, 5½ p.c.	\$ 80,000 00	\$ 80,000 00
Prov. of Alberta, 1923, 4½ p.c.	50,000 00	48,000 00
Prov. of Manitoba, 1937, 4 p.c.	60,000 00	51,000 00
<i>Cities—</i>		
Fort William, 1940, 4½ p.c.	10,000 00	8,600 00
Galt, 1946, 4 p.c.	51,000 00	42,330 00
Hamilton, 1927, 4 p.c.	35,000 00	32,200 00
Hamilton, 1937, 4 p.c.	15,000 00	13,050 00
St. Boniface, 1942, 5 p.c.	25,000 00	23,000 00
<i>School—</i>		
Calgary, P., 1945, 4½ p.c.	20,000 00	16,600 00
Calgary, P., 1952, 4½ p.c.	5,000 00	4,100 00
<i>Miscellaneous—</i>		
Toronto Harbour Com., (g't'd. by City of Toronto,) 1953, 4½ p.c.	100,000 00	91,000 00
Total on deposit with Receiver General.	<u>\$ 451,000 00</u>	<u>\$ 409,880 00</u>

Carried out at market value \$ 409,880 00

Other Assets in Canada.

Staff Victory Loan balance	1,055 00
Cash at head office	50 00
Cash in Standard Bank of Canada, Winnipeg	59,236 91
Amount due for reinsurance losses (fire)	4,617 69
Interest due, \$2,125; accrued, \$3,821.43	5,946 13
Agents' balances and premiums uncollected, viz:—	
Fire (\$1,408.79 on business prior to Oct. 1, 1919)	\$ 51,411 91
Automobile, including Fire Risk, (\$598.45 on business prior to Oct. 1, 1919)	5,013 68
Inland Transportation (\$153.62 on business prior to Oct. 1, 1919)	3,087 63
Tornado (\$84.99 on business prior to Oct. 1, 1919)	186 12
Total	<u>62,699 34</u>
Total assets in Canada	<u>\$ 543,485 07</u>

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ST. PAUL FIRE AND MARINE—Continued.

LIABILITIES IN CANADA.

Net amount of fire claims, adjusted and unpaid.....	\$ 4,256 17	
Net amount of fire claims, unadjusted.....	29,891 01	
Net amount of fire claims, resisted, in suit.....	102 60	
Net amount of automobile (including fire risk) claims, adjusted and unpaid.....	3,284 93	
Net amount of automobile (including fire risk) claims, unadjusted.....	10,781 00	
Net amount of inland transportation claims, unadjusted.....	2,347 04	
Net amount of tornado claims, adjusted and unpaid.....	7,569 90	
Net amount of tornado claims, unadjusted.....	1,480 00	
Total net amount of unsettled claims (\$33.79 accrued in previous years).....	\$ 59,712 65	
Reserve of unearned premiums, viz.:—		
Fire.....	\$ 250,519 94	
Automobile (including Fire Risk).....	27,539 80	
Inland Transportation.....	8,317 19	
Tornado.....	16,489 98	
Total, \$302,866.91; carried out at 80 per cent.....		242,293 53
Taxes due and accrued.....		13,000 00
Due and accrued for salaries, rent, etc.....		185 42
Reinsurance premiums due, fire.....		724 73
Total liabilities in Canada.....	\$ 315,916 33	

INCOME IN CANADA.

Premiums.	Class of Business.			
	Fire.	Automobile (including Fire Risk.)	Inland Trans- portation.	Tornado.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	589,329 57	93,793 31	35,758 91	16,174 67
Less reinsurance.....	66,235 35	60 44		160 91
Less return premiums.....	112,187 58	30,900 78	1,147 74	1,680 98
Total deduction.....	178,422 93	30,961 22		1,841 89
Net cash received.....	410,906 64	62,832 09	34,611 17	14,332 78
Net cash received for premiums for all classes of business.....				\$ 522,682 68
Cash received for interest on investments.....				21,537 73
Total income in Canada.....				\$ 544,220 41

10 GEORGE V, A. 1920

ST. PAUL FIRE AND MARINE—Continued.
EXPENDITURE IN CANADA.

Claims.	Class of Business.			
	Fire.	Automobile (including Fire Risk.)	Inland Trans- portation.	Tornado.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Paid for claims occurring in previous years.....	34,697 22	5,057 24	1,509 23	93 80
Less savings and salvage.....	2,031 66	352 00	32 20	
Less reinsurances.....	18,292 34			
Total deduction.....	20,324 00			
Net paid for said claims.....	14,283 22	4,705 24	1,477 03	
Paid for claims occurring during the year.....	175,839 92	29,161 92	10,449 26	16,420 07
Less savings and salvage.....	2,083 80	85 00	809 42	
Less reinsurances.....	24,229 00			0 74
Total deduction.....	26,312 80			
Net paid for said claims.....	149,527 12	29,076 92	9,639 84	16,419 33
Total net paid for said claims.....	163,810 34	33,782 16	11,116 87	16,513 13
Total net payments for claims for all classes of business.....				
				\$ 225,222 50
Commissions and brokerage: fire, \$77,502.81; other, \$23,047.15.....				100,549 96
Commission on profits, fire.....				1,249 98
Taxes: fire, \$11,363.01; other, \$4,014.39.....				15,377 40
*Salaries—Head office, \$14,245.97; general and special agents, \$8,880; agents' travelling expenses, \$8,322.58; agents' balances charged off, \$81.90.....				31,530 45
†Miscellaneous expenditure, viz.:—Advertising, \$76.10; adjustment expenses, \$5,421.01; furniture and fixtures, \$220.70; inspections and surveys, \$530.06; legal expenses, \$31.50; maps and plans, \$1,904.09; commercial reports, \$35; postage, telegrams, telephones and express, \$2,563.98; printing and stationery, \$1,319.01; rents, \$2,000; underwriters' boards, associations, etc., \$5,588.74; duty, \$923.23; management expenses, \$17,546.95; sundry expenses, \$1,931.50; magazine subscriptions, \$158.01.....				40,249 88
Total expenditure in Canada				\$ 414,180 17

*(\$24,461.04 belongs to Fire business.)

†(\$31,437.89 belongs to Fire business.)

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ST. PAUL FIRE AND MARINE—Continued.

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Automobile (including Fire Risk.)	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1918.....	50,092,442	517,730 91	2,542,769	56,745 02
Taken in 1919—new and renewed.....	62,100,482	580,872 43	5,274,349	94,388 79
Totals.....	112,192,924	1,098,603 34	7,817,118	151,133 81
Less ceased.....	61,404,351	552,408 92	4,977,290	96,088 25
Gross in force at end of 1919.....	50,788,573	546,194 42	2,839,828	55,050 56
Less reinsured.....	5,798,474	58,442 98	5,000	60 44
Net in force at end of 1919.....	44,990,099	487,751 44	2,834,828	54,990 12

Risks and Premiums.	Class of Business.			
	Inland Transportation		Tornado.	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1918.....	2,040,230	13,417 02	4,616,542	23,627 19
Taken in 1919—new and renewed.....	112,192,312	37,934 90	3,307,877	16,360 79
Totals.....	114,232,542	51,351 92	7,924,419	39,987 98
Less ceased.....	111,797,975	35,503 55	2,597,778	13,279 19
Gross in force at end of 1919.....	2,434,567	15,848 37	5,326,641	26,708 79
Less reinsured.....			65,400	164 24
Net in force at end of 1919.....	2,434,567	15,848 37	5,261,241	26,544 55

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919

INCOME.

Net cash received for premiums.....	\$12,620,459 12
Interest and dividends.....	618,438 62
Rents.....	15,920 99
Agents' balances previously charged off.....	106 82
Gross profit on sale or maturity of bonds.....	9,013 77
From other sources.....	2,703 50
Total income.....	\$13,266,642 82

10 GEORGE V, A. 1920

ST. PAUL FIRE AND MARINE—*Concluded.*

DISBURSEMENTS.

Net amount paid for claims.....	\$ 5,166,771 02
Expenses of adjustment and settlement of claims.....	131,889 57
Interest or dividends to stockholders	300,000 00
Commission or brokerage.....	2,896,608 02
Agents' allowaances.....	28,205 77
Field supervisory expenses.....	212,847 27
Salaries, fees and all other charges of officers, directors, trustees and home office employees	399,679 28
Rents	22,142 39
Inspections and surveys including underwriters' boards and tariff associations	174,043 38
Federal taxes	211,057 65
State taxes on premiums; Insurance Department licenses and fees.....	328,327 53
All other licenses, fees and taxes.....	12,647 31
Agents' balances charged off.....	2,137 97
Gross loss on sale or maturity of ledger assets	606,103 91
Gross decrease, by adjustment, in book value of real estate and bonds.....	8,955 00
All other disbursements.....	227,821 56
Total disbursements	<u>\$10,729,237 63</u>

LEDGER ASSETS.

Book value of real estate.....	\$ 229,712 26
Mortgage loans on real estate, first liens.....	1,962,911 03
Book value of bonds and stocks	12,026,513 52
Cash on hand, in trust companies and banks.....	1,255,780 02
Agents' balances and bills receivable.....	1,648,000 43
Due from reinsurance companies on claims paid	54,915 67
Total ledger assets.....	<u>\$17,177,832 93</u>

NON-LEDGER ASSETS.

Interest due and accrued.....	134,355 83
Gross assets.....	<u>\$17,312,188 76</u>
Deduct assets not admitted	663,587 16
Total admitted assets.....	<u>\$16,648,601 60</u>

LIABILITIES.

Net amount of unpaid claims	\$ 1,416,295 34
Total unearned premiums.....	7,565,432 23
Federal, state and other taxes due or accrued (estimated).....	1,140,000 00
Contingent commissions or other charges, due or accrued	67,500 00
Salaries, rents, etc., due or accrued	5,000 00
Reserve for conflagration fund.....	10,042 04
Total liabilities, not including capital stock.....	<u>\$10,204,269 61</u>
Capital stock paid up in cash	1,000,000 00
Surplus over all liabilities, including capital stock.....	5,444,331 99
Total liabilities	<u>\$16,648,601 60</u>

RISKS AND PREMIUMS.

Amount written or renewed during the year—Fire.....	\$ 1,050,982,916 00
Premiums thereon.....	12,524,838 29
Amount terminated during the year—Fire	862,422,467 00
Premiums thereon	11,248,123 66
Net amount in force at December 31, 1919—Fire.....	1,257,074,516 00
Premiums thereon.....	<u>12,971,313 97</u>
Net amount in force at December 31, 1919—Marine and Inland.....	\$ 93,840,089 00
Premiums thereon	<u>1,484,235 31</u>

SESSIONAL PAPER No. 8

SCOTTISH METROPOLITAN ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

Chairman, VESEY G. HOLT—Manager, WM. AENEAS MACKAY—Principal Office, Edinburgh,
 Scotland—Chief Agent in Canada, ALEXANDER BISSETT—Head Office in Canada, Mont-
 real.

(Incorporated, 1876. Commenced business in Canada, December 17, 1918.)

CAPITAL.

Amount of capital authorized	£ 150,000	\$ 750,000 00
Amount subscribed and paid up in cash	80,000	389,333 33

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds on deposit with Receiver General, viz:—

	Par value.	Market value.
British War Loan, 1929-1947, 5 p.c.	\$ 194,666 67	\$ 182,966 67

Carried out at market value \$ 182,966 67

Other Assets in Canada.

Cash at head office. 2,160 53

Cash in banks, viz:—

Molsons Bank, Montreal, General account	\$ 12,496 55
" " Manager's account	271 09
" " Fire dept.	2,131 37

Total cash in banks. 14,899 01

Interest accrued 811 11

Agents' balances and premiums uncollected, viz:—

Fire	\$ 12,268 93
Accident, (\$149.52 on business prior to Oct. 1, 1919)	1,673 00
Automobile, including Fire Risk (\$356.26 on business prior to Oct. 1, 1919)	1,256 66
Automobile, excluding Fire Risk (\$421.43 on business prior to Oct. 1, 1919)	1,775 60
Liability (\$37.50 on business prior to Oct. 1, 1919)	21,034 52
Guarantee, (\$80 on business prior to Oct. 1, 1919)	180 00
Sickness (\$186.78 on business prior to Oct. 1, 1919)	1,957 21

Total (\$40,145.92 less \$9,861.03 commission) 30,284 89

Office furniture (less depreciation) 837 50

Total assets. \$ 231,959 71

LIABILITIES.

Unsettled claims, viz:—

Fire, unadjusted	\$ 479 12
Accident, unadjusted	60 00
Automobile (including Fire Risk), unadjusted	— 1,150 00
Automobile (excluding Fire Risk), unadjusted	— 550 00
Liability, unadjusted	12,875 50
Sickness, unadjusted	1,030 00

Total net amount of unsettled claims. \$ 12,744 62

10 GEORGE V, A. 1920

SCOTTISH METROPOLITAN—Continued.

LIABILITIES—Concluded.

Reserve of unearned premiums:—

Fire.....	\$ 12,663 68
Accident.....	2,703 94
Automobile (including Fire Risk).....	2,333 06
Automobile (excluding Fire Risk).....	3,277 11
Liability.....	21,887 29
Guarantee.....	5,946 60
Sickness.....	2,810 49

Total reserve, \$51,622.17; carried out at 80 per cent.....\$ 41,297 74

Reinsurance premiums—

Fire.....	\$ 202 17
Accident.....	120 02
Automobile (including Fire Risk).....	255 24
Automobile (excluding Fire Risk).....	403 99
Liability.....	1,575 90
Guarantee.....	41 00
Sickness.....	144 34

Total (2,742.66 less \$665 44 com.).....2,077 22

Salaries, rent and other expenses.....75 28

Taxes due and accrued.....1,598 15

Total liabilities.....\$ 57,793 01

INCOME IN CANADA.

Premiums.	Class of Business.						
	Fire.	Accident.	Auto- mobile (including Fire Risk)	Auto- mobile (excluding Fire Risk)	Liability.	Guarantee	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received for premiums..	3,633 20	5,774 13	6,696 87	9,293 14	66,567 20	11,962 28	6,342 49
Deduct reinsurance.....	805 10	867 12	2,855 36	2,430 27	783 55	114 64	1,151 42
Deduct return premiums.....		911 71	667 07	1,216 63	11,037 97	142 34	1,206 08
Total deduction.....		1,778 83	3,522 43	3,646 90	11,821 52	256 98	2,357 50
Net cash received for premiums...	2,828 10	3,995 30	3,174 44	5,646 24	54,745 68	11,705 30	3,984 99

Net cash received for premiums for all classes of business.....\$ 86,080 05

Received for interest.....9,733 33

Total income in Canada.....\$ 95,813 38

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SCOTTISH METROPOLITAN—Continued.

EXPENDITURE IN CANADA.

Claims.	Class of Business.				
	Accident.	Auto- mobile (including fire risk.)	Auto- mobile (excluding fire risk.)	Liability.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Paid for claims occurring during the year.....	415 93	2,959 29	3,139 63	20,692 52	682 57
Deduct reinsurances.....	31 26	101 00	191 43	18 04	
Total net paid for said claims.....	384 67	2,858 29	2,948 20	20,674 48	682 57
Total net payments for claims for all classes of business.....					
					\$ 27,548 21
Commission and brokerage: Fire, \$694.52; Other, \$16,177.13.....					16,871 65
Taxes, Other.....					2,408 24
*Paid for salaries: Chief agency, \$6,702.50; directors' fees, \$937.50; travelling expenses, \$1,370.64.....					9,010 64
*Miscellaneous expenditure, viz.:—Advertising, \$1,639.27; furniture and fixtures, \$837.50; inspections \$615; legal expenses, \$184.59; postage, telegrams, telephones and express, \$196.49; printing and stationery, \$5,858.11; rents, \$1,098.45; underwriters' boards, associations, etc., \$100; office expenses, \$337.59; bank exchange, \$205.52.....					11,072 43
Total expenditure in Canada.....					\$ 66,911 17

*(\$912.50 belongs to Fire business.)

†(\$1,154.02 belongs to Fire business.)

10 GEORGE V, A. 1920

SCOTTISH METROPOLITAN—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Fire.			Accident.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		\$	\$ cts.		\$	\$ cts.
Taken in 1919—new.....	360	1,175,683	15,902 13	545	1,977,750	7,447 13
Less ceased.....	17	35,972	840 75	106	324,550	1,147 45
Gross in force at end of 1919.....	343	1,139,711	15,061 38	439	1,653,200	6,299 68
Less reinsured.....		18,965	200 18		189,166	891 80
Net in force at end of 1919	343	1,120,746	14,861 20	439	1,464,034	5,407 88

Risks and Premiums.	Class of Business.				
	Automobile (including Fire Risk.)			Automobile excluding Fire Risk.)	
	No.	Amount.	Premiums.	No.	Premiums.
		\$	\$ cts.		\$ cts.
Taken in 1919—new.....	181	387,383	7,953 53	118	11,068 74
Less ceased	40	51,878	923 20	21	1,680 26
Gross in force at end of 1919.....	141	335,505	7,030 33	97	9,388 48
Less reinsured.....		149,038	3,110 60		2,834 26
Net in force at end of 1919	141	186,467	3,919 73	97	6,554 22

Risks and Premiums.	Class of Business.					
	Liability.		Guarantee.			Sickness.
	No.	Premiums.	No.	Amount.	Premiums.	No. Premiums.
		\$ cts.		\$	\$ cts.	\$ cts.
Taken in 1919—new	101	87,601 72	36	3,824,448	12,142 28	446 8,299 70
Less ceased.....	7	49,151 20	4	29,666	210 00	106 1,526 02
Gross in force at end of 1919	94	38,450 52	32	3,794,782	11,932 28	340 6,773 68
Less reinsured		701 50		17,832	155 64	.... 1,152 70
Net in force at end of 1919.....	94	37,749 02	32	3,776,950	11,776 64	340 5,620 98

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

THE SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

General Manager, JAMES A. COOK—Secretary, JOHN GUNN—Principal Office, Edinburgh, Scotland—Chief Agents in Canada, Messrs. ESINHART AND EVANS—Head Office in Canada, Montreal.

(Organized 1824. Incorporated June 26, 1833. Commenced business in Canada, February, 1882.)

CAPITAL.

Amount of capital authorized	\$30,000,000 00
Amount subscribed.....	25,807,500 00
Amount paid thereon in cash.....	1,500,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (<i>For details, see Schedule B</i>).....	\$ 442,248 18
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Other Assets in Canada.

Amount secured by way of loans on real estate in Canada, by bond or mortgage, first liens.	599,707 00
Cash in banks, viz.:—	
Imperial Bank of Canada, Toronto.....	\$ 61,185 40
Union Bank of Canada, Winnipeg	3,313 02
Total cash in banks.....	64,498 42
Interest due, \$2,573.63; accrued, \$10,768.34	13,341 97
Agents' balances and premiums uncollected:—	
Fire (\$7,781.09 on business prior to Oct. 1, 1919)	\$ 54,143 31
Automobile, (including Fire Risk) (\$108.93 on business prior to Oct. 1, 1919)	2,693 06
Sprinkler Leakage (\$12.50 on business prior to Oct. 1, 1919).....	399 50
Tornado.....	199 26
Total.....	57,435 13
Total assets in Canada.....	\$ 1,177,230 70

LIABILITIES IN CANADA.

Net amount of fire claims, adjusted and unpaid	\$ 2,886 00
Net amount of fire claims, unadjusted (\$3,268 accrued prior to 1919).....	7,055 00
Net amount of fire claims, resisted, not in suit.....	968 00
Net amount of automobile (including fire risk), claims, adjusted and unpaid	1,585 00
Net amount of automobile (including fire risk) claims, unadjusted (\$265 accrued prior to 1919	4,583 00
Net amount of sprinkler leakage claims, unadjusted	120 00
Total net amount of unsettled claims.....	\$ 17,197 00
Reserve of unearned premiums: fire, \$345,223.19; automobile (including fire risk), \$9,083.73 explosion, \$248.41; tornado, \$1,338.09; sprinkler leakage, \$2,002.87; Total, \$357,896.29, carried out at 80 per cent	286,317 03
Taxes due or accrued	79,500 00
Total liabilities in Canada.....	\$ 383,014 03

10 GEORGE V, A. 1920

THE SCOTTISH UNION AND NATIONAL—Continued.

INCOME IN CANADA.

Premiums.	Class of Business.				
	Fire.	Auto- mobile (including Fire Risk).	Explosion.	Sprinkler Leakage.	Tornado.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	517,949 62	21,579 59	2,394 50	1,513 10	1,263 90
Less reinsurance.....	25,218 39		31 64		
Less return premiums.....	57,516 27	2,812 70	879 81	171 59	85 05
Total deduction.....	82,734 66		911 45		
Net cash received.....	435,214 96	18,766 89	1,483 05	1,341 51	1,178 85
Net cash received for premiums for all classes of business.....					
					\$ 457,985 26
Cash received for interest on investments.....					58,033 83
Total income in Canada.....					\$ 516,069 09

EXPENDITURE IN CANADA.

Claims.	Class of Business.		
	Fire.	Auto- mobile (including Fire Risk).	Sprinkler Leakage.
	\$ cts.	\$ cts.	\$ cts.
Paid for claims occurring in previous years.....	19,667 10	447 88	
Less savings and salvage, \$1,783.17; reinsurances, \$2,634.81.....	4,417 98		
Net payment for said claims.....	15,249 12		
Paid for claims occurring during the year.....	143,307 25	5,970 30	837 76
Less savings and salvage.....	1,682 16	150 00	
Less reinsurance.....	549 43		
Total deduction.....	2,231 59		
Net payment for said claims.....	141,075 66	5,820 30	
Total net payment for claims.....	156,324 78	6,268 18	837 76
Total net payments for claims for all classes of business.....			
			\$ 163,430 72
Commission and brokerage: fire, \$96,312.61; other, \$5,189.66.....			101,502 27
Commission on profits, fire.....			485 19
Taxes, fire, \$13,676.61; other, \$412.48.....			14,089 09
*Salaries, fees and travelling expenses:—Salaries: Head office, \$13,256.25; general and special agents, \$1,831.25; fees; directors, \$250; auditors, \$122; travelling expenses of chief agency, \$189.26; do. of officials, other, \$138.34; agents, \$3,946.94.....			22,734 04
†Miscellaneous expenditure, viz:—Advertising, \$123.17; fire departments, patrol and salvage corps assessments, etc., \$10; furniture and fixtures, \$390.50, maps and plans, \$1,207.37; postage, telegrams, telephones and express, \$1,828.50; printing and stationery, \$1,305.32; rents, \$750; underwriters' boards, associations, etc., \$5,816.19; premium on fidelity bond, \$125; miscellaneous and investment expenses, \$432.77.....			11 8
Total expenditure in Canada.....			\$ 314,230 13

*(\\$21,560 97 belongs to Fire business.)

†(\\$11,769.34 belongs to Fire Business.)

SESSIONAL PAPER No. 8

THE SCOTTISH UNION AND NATIONAL—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.								
	Fire.			Automobile (including Fire Risk.			Explosion.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1918.....	33,855	65,968,749	679,017 72	697	678,389	9,046 31			
Taken in 1919, new and renewed.....	20,735	55,256,002	517,740 61	1,465	1,816,655	21,841 99	99	1,912,402	2,394 50
Totals.....	54,590	121,224,751	1,196,758 33	2,162	2,495,044	30,888 30			
Less ceased.....	21,015	55,126,190	500,360 99	1,025	1,120,186	12,720 85	71	1,412,002	1,866 03
Gross in force at end of 1919.....	33,575	66,098,561	696,397 34	1,137	1,374,858	18,167 45	28	500,400	528 47
Less reinsured.....		2,744,417	23,616 29					50,000	31 64
Net in force at end of 1919.....	33,575	63,354,144	672,781 05	1,137	1,374,858	18,167 45	28	450,400	496 83

Risks and Premiums.	Class of Business.					
	Sprinkler Leakage.			Tornado.		
	No.	Amount	Premiums	No.	Amount	Premiums
		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1918.....	27	501,400	3,286 57	55	351,440	1,994 24
Taken in 1919 new and renewed.....	27	291,200	1,845 10	49	269,790	1,250 66
Totals.....	54	792,600	5,131 67	104	621,230	3,244 90
Less ceased.....	13	215,900	850 73	28	201,790	1,040 80
Gross in force at end of 1919.....	41	576,700	4,280 94	76	419,440	2,204 10
Less reinsured.....		66,250	432 54			
Net in force at end of 1919.....	41	510,450	3,848 40	76	419,440	2,204 10

SCHEDULE B.

Bonds and debentures on deposit with Receiver General:—	Par value.	Market value.
<i>Cities—</i>		
St. John, 1936, 4 p.c.....	\$ 2,000 00	\$ 1,720 00
Hamilton, 1937, 4 p.c.....	25,000 00	21,750 00
Hamilton, Ont., 1934, 4 p.c.....	73,000 00	64,239 99
Halifax, 1926, 4 p.c.....	50,000 00	46,500 00
London, 1925, 4 p.c.....	25,000 00	23,250 00
London, 1943, 4½ p.c.....	25,000 00	23,000 00
Brantford, 1930, 4 p.c.....	30,000 00	26,700 00
Edmonton, 1929, 4½ p.c.....	48,666 66	43,313 33
St. Boniface, 1928, 5 p.c.....	50,310 38	47,794 86
Quebec, 1933, 3½ p.c.....	6,000 00	4,980 00
Brantford, 1928, 3½ p.c.....	10,000 00	9,500 00
Halifax, 1945, 4 p.c.....	50,000 00	42,500 00
Fort William, 1939, 4½ p.c.....	50,000 00	43,500 00
<i>School—</i>		
Ottawa, P., 1941, 4 p.c.....	50,000 00	43,500 00
Total on deposit with Receiver General.....	\$ 494,977 04	\$ 442,248 18

(For General Business Statement, see Appendix.)

10 GEORGE V, A. 1920

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, A. W. DAMON—Secretary, E. H. HILDRETH—Principal Office, Springfield, Mass.—
Chief Agent in Canada, JOSEPH MURPHY—Head Office in Canada, Toronto.

(Incorporated April 24, 1849. Dominion license issued November 5, 1908.)

CAPITAL.

Amount of joint capital authorized, subscribed and paid in cash. \$ 2,500,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule B*) \$ 458,710 00

Other Assets in Canada.

Cash in banks, viz.:—

Bank of Nova Scotia, St. John, N.B.	\$ 9,236 63
Bank of Nova Scotia, Toronto, Ont.	17,713 37
Royal Bank of Canada, Montreal, P.Q.	8,805 19
Merchants Bank of Canada, Victoria, B.C.	11,456 05
Royal Bank of Canada, Vancouver, B.C.	7,010 24
Union Bank of Canada, Winnipeg, Man.	54,490 64
Corn Exchange National Bank, Chicago	17,912 44

Total cash in banks 120,624 56

Interest accrued 6,630 37

Agents' balances and premiums uncollected: Fire (\$3,367.74 on business prior to Oct. 1, 1919). 73,110 49

Total assets in Canada \$ 659,075 42

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted \$ 52,570 36

Net amount of tornado claims, unadjusted 44 50

Total net amount of unsettled claims \$ 52,614 86

Reserve of unearned premiums—

Fire \$ 285,600 90

Automobile (including Fire Risk). 75 47

Sprinkler leakage 700 34

Tornado. 3,764 33

Total, \$290,141 04 carried out at 80 per cent 232,112 83

Taxes due and accrued 23,000 00

Total liabilities in Canada \$ 307,727 69

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SPRINGFIELD FIRE AND MARINE—Continued.

INCOME IN CANADA.

Premiums.	Class of Business.			
	Fire.	Automobile (including Fire Risk.)	Sprinkler Leakage.	Tornado.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	615,048 36	150 95	978 37	5,462 34
Less reinsurance.....	116,166 06		197 04	1,552 50
Less return premiums.....	84,423 01			1,809 40
Total deduction.....	200,589 07			3,361 90
Net cash received.....	414,459 29	150 95	781 33	2,100 44

Net cash received for premiums for all classes of business..... \$ 417,492 01
 Cash received for interest on investments..... 25,842 74

Total income in Canada \$ 443,334 75

EXPENDITURE IN CANADA.

Claims.	Class of Business.	
	Fire.	Tornado.
	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	24,976 88	100 00
Paid for claims occurring during the year.....	210,135 04	
Less savings and salvage.....	39 80	
Less reinsurance.....	44,374 91	
Total deduction.....	44,414 71	
Net payment for said claims.....	165,720 33	
Total net payment for claims.....	190,697 21	100 00

Total net payments for claims for all classes of business..... \$ 190,797 21

Commission and brokerage, fire, \$85,043.05; other, \$758.18..... 85,801 23

Taxes, fire, \$12,717.82; other, \$100..... 12,817 82

*Salaries, fees and travelling expenses:—Salaries, general and special agents, \$8,317.46; travelling expenses, agents, \$2,927 76..... 11,245 22

†Miscellaneous expenditure, viz.:—Advertising, \$267 35; furniture and fixtures, \$496; inspections and surveys, \$4,585 32; legal expenses, \$5; maps and plans, \$2,190 90; postage, telegrams, telephones and express, \$2,298 55; printing and stationery, \$718 54; rents, \$1,750; underwriters' boards, associations, etc., \$3,386 25; expenses adjusting losses, \$3,357 60; duty, \$79 34..... 19,134 85

Total expenditure in Canada \$ 319,796 33

*(\$11,000 belongs to Fire business.)

†(\$18,500 belongs to Fire business.)

10 GEORGE V, A. 1920

SPRINGFIELD FIRE AND MARINE—Continued.

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Automobile (including Fire Risk.)	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1918.....	64,097,955	632,537 68		
Taken in 1919—new and renewed.....	63,768,520	611,014 95		
Totals.....	127,866,475	1,243,552 63	6,800	150 95
Less ceased.....	62,008,375	576,003 62		
Gross in force at end of 1919.....	65,858,100	667,549 01	6,800	150 95
Less reinsured.....	15,284,023	121,653 02		
Net in force at end of 1919.....	50,574,077	545,895 99	6,800	150 95

Risks and Premiums.	Class of Business.			
	Sprinkler Leakage.		Tornado.	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1918.....	257,000	1,591 25	2,819,779	10,486 97
Taken in 1919—new and renewed.....	174,750	978 37	1,396,985	5,462 34
Totals.....	431,750	2,569 62	4,216,764	15,949 31
Less ceased.....	134,000	785 29	2,112,982	6,652 26
Gross in force at end of 1919.....	297,750	1,784 33	2,103,782	9,297 05
Less reinsured.....	34,803	186 49	505,195	2,207 25
Net in force at end of 1919.....	262,947	1,597 84	1,598,587	7,089 80

SCHEDULE B.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Dom. of Canada bonds, 1926, 5 p.c.....	\$ 25,000 00	\$ 24,750 00
<i>Cities—</i>		
Brantford, 1942, 4½ p.c.....	60,000 00	54,600 00
Calgary, 1933, 5 p.c.....	50,000 00	46,500 00
Hamilton, 1932, 4 p.c.....	12,000 00	10,680 00
Hamilton, 1934, 4½ p.c.....	38,000 00	35,720 00
Ottawa, 1935, 4½ p.c.....	20,000 00	19,000 00
Regina, 1928, 5 p.c.....	20,000 00	19,000 00
Toronto, 1948, 4½ p.c.....	27,000 00	25,110 00
Victoria, 1951, 4 p.c.....	15,000 00	11,550 00
Victoria, 1938, 4½ p.c.....	30,000 00	26,100 00
Westmount, 1947, 4½ p.c.....	35,000 00	31,850 00
Westmount, 1955, 4½ p.c.....	15,000 00	13,650 00
Winnipeg, 1925, 4 p.c.....	55,000 00	50,600 00
Winnipeg, 1934, 4 p.c.....	5,000 00	4,350 00
<i>Schools—</i>		
Montreal Catholic, 1948, 4 p.c.....	25,000 00	20,750 00
Montreal Protestant, 1938, 4 p.c.....	25,000 00	21,500 00
Outremont, 1950, 4½ p.c.....	50,000 00	43,000 00
Total on deposit with Receiver General.....	\$ 507,000 00	\$ 458,710 00

SESSIONAL PAPER No. 8

SPRINGFIELD FIRE AND MARINE—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

LEDGER ASSETS.

Book value of real estate.....	\$ 335,000 00
Mortgage loans on real estate first liens.....	2,584,970 00
Book value of bonds and stocks.....	10,627,654 92
Cash in trust companies and in banks.....	2,186,308 12
Agents' balances.....	1,679,181 05
Total ledger assets.....	<u>\$17,413,114 09</u>

NON-LEDGER ASSETS.

Recoverable for reinsurance on paid losses.....	99,855 58
Interest accrued.....	146,425 73
Gross assets.....	<u>\$17,659,395 40</u>
Deduct assets not admitted.....	356,258 76
Total admitted assets.....	<u>\$17,303,136 64</u>

LIABILITIES.

Net amount of unpaid claims.....	\$ 909,948 94
Unearned premiums.....	9,149,276 65
Dividends declared but unpaid to stockholders.....	200,000 00
Salaries, rents, expenses, bills, etc., due or accrued.....	45,000 00
Federal, state or other taxes due or accrued (estimated).....	415,000 00
Contingent commissions or other charges due or accrued.....	105,000 00
Total liabilities, except capital stock.....	<u>\$10,824,225 59</u>
Capital stock paid in cash.....	2,500,000 00
Surplus over all liabilities.....	3,978,911 05
Total liabilities.....	<u>\$17,303,136 64</u>

INCOME.

Net cash received for premiums.....	\$10,220,491 68
Interest and dividends.....	629,455 84
Rents.....	24,000 00
Agents' balances previously charged off.....	1,648 30
Gross profit on sale or maturity of bonds and stocks.....	3,094 17
Total income.....	<u>\$10,878,689 99</u>

DISBURSEMENTS.

Net amount paid for claims.....	\$ 3,884,593 15
Expenses of adjustment and settlement of claims.....	67,400 13
Dividends to shareholders.....	325,000 00
Agents' compensation including brokerage.....	2,089,195 54
Total field supervisory expenses.....	427,043 28
Salaries, fees and all other charges of officers, directors, trustees, and home office employees.....	567,587 27
Rents.....	59,475 14
Inspections and surveys, including underwriters' boards and tariff associations.....	203,148 92
Federal taxes.....	268,936 49
State taxes on premiums, etc.....	297,509 90
Agents' balances charged off.....	2,612 76
Gross decrease, by adjustment, in book value of bonds and stocks.....	2,406 67
All other disbursements.....	194,998 15
Total disbursements.....	<u>\$ 8,389,907 40</u>

EXHIBIT OF PREMIUMS.

	Amount.	Premiums.
Policies written or renewed during the year.....	\$ 1,461,781,010 00	\$14,849,280 57
Risks expired and terminated.....	1,246,822,379 00	12,480,970 78
Policies in force at Dec. 31, 1919.....	1,603,463,196 00	16,751,240 04

10 GEORGE V, A. 1920

THE STUYVESANT INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, J. S. FRELINGHUYSER—Secretaries, G. F. HUTCHINGS and R. L. DOUGHERTY—
Principal Office, 111 William St., New York—Chief Agent in Canada, H. BEGG—Head
Office in Canada, Toronto.

(Organized, November 25, 1850. Dominion license issued August 25, 1916.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid up in cash \$ 700,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Prov. of Ontario, 1936, 3½ p.c.	\$ 84,000 00	\$ 70,500 00
United Kingdom of Great Britain and Ireland, 1921 or earlier, 5½ p.c.	20,000 00	19,198 75
Total on deposit with Receiver General	\$ 104,000 00	\$ 89,698 75

Carried out at market value. \$ 89,698 75

Other Assets in Canada.

Cash in Royal Bank of Canada, Toronto	7,241 55
Interest accrued	1,653 33
Agents' balances and premiums uncollected (\$3,652.56 on business prior to Oct. 1, 1919)	14,441 94
Total assets in Canada	\$ 113,035 57

LIABILITIES IN CANADA.

Net amount of claims, unadjusted	\$ 7,856 15
Reserve of unearned premiums, \$36,844 58; carried out at 80 per cent	29,475 66
Salaries, rent, advertising, etc	2,500 00
Taxes due and accrued	10,600 00
Total liabilities in Canada	\$ 50,431 81

INCOME IN CANADA.

Gross cash received for premiums	\$ 100,278 66
Deduct reinsurances, \$13,160 25; return premiums, \$20,847.37	34,007 62
Net cash received for premiums	\$ 66,271 04
Interest on investments	4,862 33
Total income in Canada	\$ 71,133 37

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	\$ 26,576 50
Less reinsurances	9,440 86
Net amount paid for said claims	\$ 17,135 64
Amount paid for claims occurring during the year	\$ 33,400 18
Less reinsurances	10,751 20
Net amount paid for said claims	\$ 22,648 98

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THE STUYVESANT—*Concluded.*EXPENDITURE IN CANADA—*Concluded.*

Total net amount paid for claims.....	\$	39,784 62
Commission or brokerage.....		13,728 72
Salaries and travelling expenses of Head Office officials.....		1,300 00
Taxes.....		1,974 49
Miscellaneous expenditure, viz.: Advertising, \$256 80; postage, telegrams, telephones and express, \$226 50; printing and stationery, \$1,279 32; general expenses, \$78 90.....		1,841 52
Total expenditure in Canada.....	\$	<u>58,629 35</u>

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement.....	\$ 8,009,114	\$ 97,560 13
Taken during the year, new and renewed.....	7,564,186	103,000 60
Total.....	\$ 15,573,300	\$ 200,560 73
Deduct terminated.....	8,286,174	103,533 73
Gross in force at end of year.....	\$ 7,287,126	\$ 97,027 00
Deduct reinsured.....	1,575,825	19,423 33
Net in force at December 31, 1919.....	\$ 5,711,301	\$ 77,603 67

(For General Business Statement, see Appendix.)

10 GEORGE V, A. 1920

SUN INSURANCE OFFICE, LONDON, ENGLAND.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

Chairman, The Hon. Sir WM. H. GOSHEN—Secretary, F. WHITE—Principal Office, London,
England—Manager in Canada, LYMAN ROOT—Head Office in Canada, Toronto.

(Organized April 7, 1710. Commenced business in Canada June 3, 1892.)

CAPITAL.

Amount of capital authorized and subscribed.....	\$11,680,000 00
Amount paid thereon in cash.....	<u>2,336,000 00</u>

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (<i>For details, see Schedule B</i>).....	\$ 673,018 43
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Other Assets in Canada.

Value of real estate held by the company (Toronto office).....	45,850 00
Bonds held by the Company:—	
Dom. of Canada Victory Loan, 1933, 5½ p.c.....	Par value. Market value. \$ 65,000 00 \$ 65,000 00
Dom. of Canada Victory Loan, 1934, 5½ p.c.	50,000 00 50,000 00
Total par and market values.	<u>\$ 115,000 00 \$ 115,000 00</u>
Carried out at market value	115 000 00 .
Cash at head office in Canada	9,596 56
Cash in banks, viz.:—	
Dominion Bank, Toronto	\$ 7,021 72
Union Bank of Canada, Toronto.....	56,332 65
Total cash in banks.....	<u>63,354 37</u>
Agents' balances and premiums uncollected (\$1,110.59 on business prior to Oct. 1, 1919).....	98,151 98
Office furniture and plans	12,774 45
Total assets in Canada.....	<u>\$ 1,017,745 79</u>

LIABILITIES IN CANADA.

Net amount of claims, unadjusted (\$8,910 accrued in previous years).....	\$ 53,743 03
Reserve of unearned premiums, \$569,736.17; carried out at 80 per cent.....	455,788 94
Taxes due and accrued.....	40,150 94
Total liabilities in Canada.....	<u>\$ 549,682 91</u>

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 934,234 18
Deduct reinsurances, \$30,377.98; return premiums, \$151,580.10	<u>181,958 08</u>
Net cash received for premiums.....	\$ 752,276 10
Received for interest on investments.....	18,929 66
Rents.....	464 24
Total income in Canada.....	<u>\$ 771,670 00</u>

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SUN INSURANCE OFFICE—*Concluded.*

EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years.....	\$ 26,443 21	
Deduct savings and salvage, \$2,707.25; reinsurances, \$78.16.....	2,785 41	
Net amount paid for said claims.....	\$ 23,657 80	
Amount paid for claims occurring during the year.....	\$ 337,724 55	
Deduct savings and salvage, \$6,494.66; reinsurances, \$13,440.02.....	19,934 68	
Net amount paid for said claims.....	\$ 317,789 87	
Total net amount paid for claims.....	\$ 341,447 67	
Commission and brokerage.....	154,510 76	
Commission on profits.....	5,011 24	
Paid for Salaries: head office officials, \$38,882.56; auditors' fees, \$480; travelling expenses of officials, \$7,758.26.....	47,120 82	
Taxes.....	17,557 08	
Miscellaneous expenditure, viz.: Postage, telegrams, telephones and express, \$4,143.34; advertising, \$1,598.66; stationery and printing, \$5,155.44; board dues, \$9,944.68; rents, \$3,224; library bureau, \$775.47; miscellaneous, \$351.13; maps and plans, \$2,259.42; furniture and fixtures, \$1,236.33; insurance superintendence, \$389.35; mercantile agencies, \$366; West Canada Grain Association, \$2,283.86.....	31,727 68	
Total expenditure in Canada.....	\$ 597,375 25	

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at end of 1918.....	\$102,172,015	\$1,069,801 33
Policies taken during the year, new and renewed.....	94,105,444	946,011 26
Total.....	\$196,277,459	\$2,015,812 59
Deduct terminated.....	104,068,349	894,910 43
Gross in force at end of year.....	\$ 92,209,110	\$1,120,902 16
Deduct reinsured.....	4,221,345	31,111 51
Net in force at December 31, 1919.....	\$ 87,987,765	\$1,089,790 65

SCHEDULE B.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par Value.	Market value.
<i>Governments—</i>		
Dom. of Canada stock, 1938, 3 p.c.....	\$ 23,530 33	\$ 17,412 44
Prov. of Manitoba Tel. and Tel. 1947, 4 p.c.....	48,666 67	39,906 67
Prov. of Nova Scotia redeemable stock, 1954, 3½ p.c.....	24,333 33	17,763 33
Prov. of Ontario, 1945/1965, 4½ p.c.....	19,466 67	17,325 33
British War Loan, 1929/1947, 5 p.c.....	97,333 33	91,980 00
Dom. of Canada War Loan, 1937, 5½ p.c.....	75,000 00	75,000 00
Prov. of Manitoba Deb., 1923, 5 p.c.....	12,166 67	12,045 00
<i>Cities—</i>		
Calgary, 1937, 4½ p.c.....	14,600 00	12,556 00
Edmonton, 1921, 5 p.c.....	19,466 67	18,882 67
Halifax Con. Fund deb. stock, 1940, 4 p.c.....	15,000 00	12,900 00
Hamilton, 1934, 4½ p.c.....	25,000 00	23,500 00
London, 1933, 4 p.c.....	25,000 00	22,000 00
Montreal Cons. deb. stock, 1932, 4 p.c.....	48,666 67	43,313 33
Saskatoon, 1941/1961, 4½ p.c.....	24,333 33	19,223 33
Toronto, 1929, 3½ p.c.....	48,666 66	42,340 00
Vancouver, 1931, 4 p.c.....	12,166 67	10,220 00
Vancouver, 1932, 4 p.c.....	12,166 66	10,220 00
Victoria, 1958, 4 p.c.....	25,000 00	19,000 00
Winnipeg, 1943/1963, 4½ p.c.....	19,466 67	17,325 33
<i>School—</i>		
Winnipeg, 1943, 4 p.c.....	17,000 00	14,110 00
<i>Railways—</i>		
Alberta & Great Waterways Ry. Co. 1st mtge. (g'teed by Prov. of Alta.) 1959, 5 p.c.....	75,000 00	65,250 00
G.T.P. 1st mtge. (g'teed by Dom. Gov't.), 1962, 3 p.c.....	36,500 00	22,995 00
<i>Miscellaneous—</i>		
Canada Perm. Mtge. Corp., 1920, 4½ p.c.....	25,000 00	25,000 00
Toronto Harbour Commissioners (g'teed by City of Toronto), 1953, 4½ p.c.....	25,000 00	22,750 00
Total on deposit with Receiver General.....	\$ 768,530 33	\$ 673,018 43

(For General Business Statement, see Appendix.)

10 GEORGE V, A. 1920

L'UNION COMPAGNIE D'ASSURANCES CONTRE L'INCENDIE, PARIS, FRANCE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, STEPHANE DERVILLÉ—Manager, K. ALBY—Principal Office, Paris, France—Chief Agent in Canada, LOUIS MAURICE FERRAND—Head Office in Canada, Montreal.

(Established, 1828. Dominion license issued April 11, 1911.)

CAPITAL.

Amount of joint capital authorized and subscribed.....	\$ 2,000,000 00
Amount paid in cash.....	500,000 00

ASSETS IN CANADA.

Held solely for protection of Canadian Policyholders.

Bonds and debentures on deposit with Receiver General:—

	Par value.	Market value.
Dom. of Canada War Loan, 1922, 5½ p.c.....	\$ 12,500 00	\$ 12,500 00
Dom. of Canada Victory Loan, 1933, 5½ p.c.....	17,500 00	17,500 00
966,666.57 francs French Rentes, perpetual, 3 p.c.....	186,566 67	110,074 34
328,000 francs French "National Defence Loan," 1931 or later 5 p.c.....	63,304 00	54,441 44
City of Montreal, 1951, 4½ p.c.....	24,333 33	22,143 33
Total on deposit with Receiver General.....	\$ 304,204 00	\$ 216,659 11
Carried out at market value.....		\$ 216,659 11

Other Assets in Canada.

Held by the Company at Montreal:—

Dom. of Canada Victory Loan, 1934, 5½ p.c.....	\$ 20,000 00	\$ 20,000 00
Carried out at market value.....		20,000 00
Cash at head office in Canada.....		6,881 76
Cash in Bank and Trust Co.:—		
Cash in Merchants Bank of Canada, Montreal.....	\$ 49,807 36	
Cash in Imperial Trusts Co., Toronto.....	2,000 00	
Total cash in bank and trust company.....		51,807 36
Interest due or accrued.....		401 00
Agents' balances and premiums uncollected (\$12,739.44 on business prior to Oct. 1, 1919)....		57,103 26
Office furniture and plans.....		3,296 16
Total assets in Canada.....		\$ 356,148 65

LIABILITIES IN CANADA.

Net amount of claims, unadjusted.....	\$ 5,857 41
Net amount of claims, resisted, in suit (accrued prior to 1919).....	3,240 00
Total net amount of unsettled claims.....	\$ 9,097 41
Reserve of unearned premiums, \$178,701.62; carried out at 80 per cent.....	142 961 29
Due and accrued for salaries, rent, advertising, etc.....	207 86
Return premiums, \$9,201.47; reinsurance, \$477.71.....	9,679 18
Taxes due and accrued.....	29,307 45
All other liabilities.....	840 00
Total liabilities in Canada.....	\$ 192,093 19

SESSIONAL PAPER No. 8

L'UNION COMPAGNIE D'ASSURANCES CONTRE L'INCENDIE—*Concluded.*

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 310,973 96
Deduct reinsurances, \$12,356.96; return premiums, \$39,071.20.....	51,428 16
Net cash received for premiums	\$ 259,545 80
Received for interest.....	2,879 40
Total income in Canada.....	<u>\$ 262,425 20</u>

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years.....	\$ 15,389 41
Less savings and salvage.....	\$ 1,746 18
Less reinsurances.....	2,026 62
Total deduction.....	\$ 3,772 80
Net amount paid for said claims.....	\$ 11,616 61
Amount paid for claims occurring during the year.....	\$ 100,469 94
Less savings and salvage.....	\$ 397 44
Less reinsurances.....	6,535 29
Total deduction.....	\$ 6,932 73
Net amount paid for said claims.....	\$ 93,537 21
Total net amount paid for claims.....	\$ 105,153 82
Paid for commission or brokerage.....	47,562 85
Paid for commission on profits.....	290 23
Paid for salaries of officials, \$19,616.41; directors' fees, \$200; travelling expenses, officials, \$1,284.37.....	21,100 78
Paid for taxes.....	9,150 88
Miscellaneous expenditure: Advertising, \$1,022.59; furniture and fixtures, \$165; maps and plans, \$794.91; postage, telegrams, telephones and express, \$1,787.07; printing and stationery, \$1,875.11; rents, \$2,708.29; boards and tariff associations, \$2,583.34; sundries, \$2,298.17; inspection and surveys, \$2,580.59; legal expenses, \$13.85; exchange, \$164.51 ..	15,993 43
Total expenditure in Canada.....	<u>\$ 199,251 99</u>

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement.....	\$ 28,560,150	\$ 354,042 45
Policies taken during the year, new and renewed	21,756,101	306,416 04
Total.....	\$ 50,316,251	\$ 660,458 49
Less ceased.....	29,903 332	293,463 89
Gross in force at end of year.....	\$ 20,412,919	\$ 366,994 60
Deduct reinsured.....	1,500,980	17,804 65
Net in force at December 31, 1919	<u>\$ 18,911,939</u>	<u>\$ 349,189 95</u>

(For General Business Statement, see Appendix.)

10 GEORGE V, A. 1920

UNION ASSURANCE SOCIETY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

Chairman, CHARLES MORTIMER—General Manager, HERBERT LEWIS—Principal Office, London,
Eng.—Manager in Canada, T. L. MORRISSEY—Head Office in Canada, Montreal.

(Incorporated 1714. Dominion license issued September 9, 1911.)

CAPITAL.

Amount of capital authorized and subscribed, £450,000.....	\$ 2,190,000 00
Amount paid in cash, £50,000.....	243,333 33

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debts owned by the Company (<i>For details, see Schedule B</i>).....	\$ 628,170 68
--	---------------

Other Assets in Canada.

Cash at head office and in branch office.....	5,379 88
Cash in banks, viz.:—	
Merchants Bank of Canada, Montreal.....	\$ 9,843 36
Bank of Toronto, Montreal.....	82,160 39
Bank of Toronto, Winnipeg.....	581 64
Bank of Hochelaga, Montreal.....	8,161 34
Total cash in banks.....	100,746 73
Agents' balances and premiums uncollected, viz.:—	
Fire (\$353.30 on business prior to Oct. 1, 1919).....	\$ 68,587 65
Inland Transportation.....	505 92
Total.....	69,093 57
Office furniture and plans.....	8,750 00
Reinsurance losses due (fire).....	2,543 14
Other assets.....	5,245 53
Total assets in Canada.....	\$ 819,929 53

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted.....	\$ 36,280 00
Net amount of fire claims, resisted, in suit.....	1,400 00
Net amount of fire claims, resisted, not in suit.....	1,200 00
Total net amount of unsettled fire claims.....	\$ 38,880 00
Reserve of unearned premiums, fire, \$487,757 72; inland transportation, \$375; total, \$488,132 72; carried out at 80 per cent.....	390,506 18
Taxes due and accrued.....	57,296 15
Reinsurance premiums (fire).....	7,894 37
Profit commissions due.....	8,449 28
Total liabilities in Canada.....	\$ 503,025 98

SESSIONAL PAPER No. 8

UNION ASSURANCE—Continued.

INCOME IN CANADA.

Premiums.	Class of Business.	
	Fire.	Inland Transportation.
Gross cash received.....	\$ cts. 887,852 41	\$ cts. 8,493 79
Less reinsurance.....	98,425 57	57 79
Less return premiums.....	108,666 15	15 28
Total deduction.....	207,091 72	73 07
Net cash received.....	680,760 69	8,420 72
Net cash received for premiums for all classes of business.....	\$ 689,181 41	
Cash received for interest on investments.....	37,078 08	
Endorsement fees.....	5 76	
Total income in Canada.....	\$ 726,265 25	

EXPENDITURE IN CANADA.

Claims.	Class of Business.	
	Fire.	Inland Transportation.
Amount paid for claims occurring in previous years.....	\$ cts. 27,312 98	\$ cts.
Less savings and salvage.....	2,305 62	
Less reinsurances.....	1,386 33	
Total deduction.....	3,691 95	
Net payment for said claims.....	23,621 03	
Paid for claims occurring during the year.....	321,634 34	18 75
Less savings and salvage.....	922 73	
Less reinsurances.....	35,584 17	
Total deduction.....	36,506 90	
Net payment for said claims.....	285,127 44	
Total net paid during the year for said claims.....	308,748 47	18 75
Total net payment for claims for all classes of business.....	\$ 308,767 22	
Commission and brokerage: fire, \$119,495.28; other, \$1,031.05.....	120,526 33	
Paid for commission on profits, fire.....	7,176 71	
Taxes, fire.....	20,719 53	
Salaries and travelling expenses (fire):—Salaries:—Head office, \$32,884.97; other, \$19,657.41; fees—auditor, \$291.66; travelling expenses:—officials, \$3,031.39.....	55,865 43	
Miscellaneous expenditure (fire), viz.: Advertising, \$976.62; exchange, \$369.52; maps and plans, \$1,569.54; miscellaneous, \$5,525.18; postage, telegrams, telephones and express, \$2,458.20; printing and stationery, \$2,738.62; rents, \$7,145.84; underwriters' boards, associations, etc., \$8,955.10; furniture and fixtures, \$886.43; legal expenses, \$5.50.....	30,660 55	
Total expenditure in Canada.....	\$ 543,715 77	

10 GEORGE V, A. 1920

UNION ASSURANCE—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Inland Transportation.	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1918.....	90,298,588	1,027,843 09	75,000	500 00
Taken in 1919, new and renewed.....	88,785,481	885,140 81	20,081,381	8,218 44
Totals.....	179,084,069	1,912,983 90	20,156,381	8,718 44
Less ceased.....	84,328,475	831,065 61	20,081 381	7,968 44
Gross in force at end of 1919.....	94,755,594	1,081,918 29	75,000	750 00
Less reinsured.....	11,512,931	129,304 66		
Net in force at end of 1919.....	83,242,663	952,613 63	75,000	750 00

SCHEDULE B.

Bonds and debentures on deposit with Receiver General, viz.:

	Par value.	Market value.
<i>Governments—</i>		
Dom. of Canada War Loan, 1922, 5½ p.c.....	\$ 100,000 00	\$ 100,000 00
Dom. of Canada Victory Loan, 1923, 5½ p.c.....	100,000 00	100,000 00
Prov. of British Columbia stock, 1941, 3 p.c.....	48,666 67	33,093 34
Newfoundland, 1947, 3½ p.c.....	24,333 34	17,276 67
Newfoundland, 1951, 3½ p.c.....	24,333 33	17,276 67
British War Loan, 1929/1947, 5 p.c.....	102,200 00	95,046 00
Victorian Cons. Insc. stock, 1929/1949, 3½ p.c.....	46,233 33	33,288 00
<i>Cities—</i>		
Montreal stock, 1948, 4 p.c.....	24,333 33	20,440 00
Toronto, 1929, 3½ p.c.....	48,666 66	42,340 00
Toronto, 1925, 4½ p.c.....	10,000 00	9,700 00
Winnipeg, 1941, 3½ p.c.....	53,000 00	40,810 00
<i>Schools—</i>		
Montreal (Emard) R.C., Que., 1951, 5 p.c.....	25,000 00	22,500 00
Maisonneuve, 1951, 4½ p.c.....	50,000 00	40,000 00
Verdun (St. Pierre), Que., 1951, 5 p.c.....	30,000 00	26,400 00
<i>Miscellaneous—</i>		
Can. Perm. Mortgage Corp., 1921, 4½ p.c.....	30,000 00	30,000 00
Total on deposit with Receiver General.....	\$ 716,766 66	\$ 628,170 68

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

UNION INSURANCE SOCIETY OF CANTON (CHINA), LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

Chairman, Hon. P. H. HOLYOAK—General Manager, C. MONTAGUE EDE—Principal Office—
Hong Kong, China—Chief Agent in Canada, CHAS. R. DRAYTON—Head Office in Canada,
Toronto.

(Incorporated 1873. Dominion license issued September 24, 1917.)

CAPITAL.

Amount of capital authorized	\$ 3,000,000 00
Amount of capital subscribed	2,977,687 50
Amount paid in cash	<u>1,191,075 00</u>

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bond on deposit with Receiver General, viz:—

	Par value.	Market value.
British War Loan, 1929/1947, 5 p.c	\$ 265,233 00	\$ 252,890 00
Dom. of Canada Victory Loan, 1933, 5½ p.c	50,000 00	50,000 00
Totals	<u>\$ 315,233 00</u>	<u>\$ 302,890 00</u>

Carried out at market value..... \$ 302,890 00

Other Assets in Canada.

Value of real estate (Building and site, Vancouver, B.C., and Toronto, Ont.)..... 76,739 45
Bond held by Company, viz:—

	Par value.	Market value.
Dom. of Canada Victory Loan, 1934, 5½ p.c	<u>\$ 75,000 00</u>	<u>\$ 75,000 00</u>

Carried out at market value..... 75,000 00
Cash at chief agency branch offices..... 16,194 16

Cash in banks, viz:—

Bank of Nova Scotia, Toronto.....	\$ 129,815 43
“ “ “ Vancouver.....	32,593 51
Imperial Bank of Canada, Toronto.....	96,655 54
“ “ “ Vancouver.....	14,454 92
Dominion Bank, Toronto.....	<u>25,250 00</u>

Total cash in banks..... 298,769 40

Agents' balances and premiums uncollected:—

Fire (\$636.83 on business prior to Oct. 1, 1919).....	\$ 62,493 29
Automobile (including Fire Risk).....	2,029 07
Automobile (excluding Fire Risk).....	2,131 51
Inland Transportation	<u>13,309 05</u>

Total..... 79,962 92

Total assets in Canada..... \$ 849,555 93

LIABILITIES IN CANADA.

Amount of fire claims, unadjusted (\$2,000 in previous years).....	\$ 21,821 00
Amount of fire claims, resisted, not in suit.....	700 00
Amount of automobile (including fire risk) claims, unadjusted.....	130 00
Amount of automobile (excluding fire risk) unadjusted.....	1,780 00
Amount of Inland Transportation, unadjusted.....	<u>24,453 32</u>

Total net amount of unsettled claims..... \$ 48,884 32

Reserve of unearned premiums, viz:—

Fire.....	\$ 233,986 70
Automobile (including Fire Risk).....	12,654 60
Automobile (excluding Fire Risk).....	15,077 32
Inland Transportation.....	<u>5,420 73</u>

Total, \$267,139.35; carried out at 80 per cent..... 213,711 48

Commission on profits payable to agents..... 5,566 00

Taxes due and accrued..... 7,344 40Total liabilities in Canada..... \$ 275,506 20

10 GEORGE V., A 1920

UNION OF CANTON—Continued.

INCOME IN CANADA.

Premiums.	Class of Business.				
	Fire.	Automobile (including Fire Risk.)	Automobile (excluding Fire Risk.)	Hail.	Inland Trans- portation.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	511,675 44	32,348 92	38,158 23	33,307 91	55,403 90
Less reinsurance.....	1,675 69	347 85		5,918 44	
Less return premiums....	108,036 76	5,996 05	7,608 30	1,236 85	998 44
Total deduction.....	109,712 45	6,343 90		7,155 29	
Net cash received.....	401,962 99	26,005 02	30,549 93	26,152 62	54,405 46

Net cash received for premiums for all classes of business.....\$ 539,076 02
 Cash received for interest on investments.....5,348 86

Total income in Canada.....\$ 544,424 88

EXPENDITURE IN CANADA.

	Class of Business.				
	Fire.	Auto- mobile, (including Fire Risk.)	Auto- mobile, (excluding Fire Risk.)	Hail.	Inland Trans- portation.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Net paid for claims occur- ring in previous years.	9,167 29	575 75	44 90		
Paid for claims occurring during the year.....	114,860 80	10,160 94	15,712 52	28,352 52	90,449 49
Less savings and salvage.	14 77	152 66	1,648 80		
Less reinsurance.....				928 30	
Net payment for said claims.....	114,846 03	10,008 28	14,063 72		
Total net payment for claims.....	124,013 32	10,584 03	14,108 62	27,424 22	90,449 49

Total net payments for claims for all classes of business.....\$ 266,579 68
 Commission and brokerage, fire, \$98,237.20; other, \$33,695.53.....131,932 73
 Commission on profits, fire.....6,608 71
 Taxes, fire, \$10,933.40; other, \$1,590.20.....12,523 60
 *Salaries, fees and travelling expenses, fire, Salaries: Head office, \$14,010.09; general and
 special agents, \$5,603; travelling expenses: Officials, \$4,305.84; agents, \$600.....24,518 93
 †Miscellaneous expenditure, viz.: Advertising, \$1,032.03; furniture and fixtures, \$492.09;
 legal expenses, \$325.81; maps and plans, \$852.90; postage, telegrams, telephones and
 express, \$1,641.13; printing and stationery, \$3,337 88 rents, \$1,573.39; underwriters'
 boards, associations, etc., \$6,236.18; sundries, \$3,803.78; special hail dept. expenses,
 \$967.55.....20,262 74

Total expenditure in Canada.....\$ 462,426 39

*(£21,829.13 belongs to Fire business.)

†(\$13,495.19 belongs to Fire business.)

SESSIONAL PAPER No. 8

UNION OF CANTON—*Concluded.*

RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Automobile, (including Fire Risk).	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1918.....	28,729,698	323,228 14	533,947	9,556 44
Taken in 1919, new and renewed.....	52,442,183	515,982 46	1,870,974	33,238 63
Totals.....	81,171,881	839,210 60	2,404,921	42,795 07
Less ceased.....	36,108,220	397,462 50	999,343	17,138 03
Gross in force at end of 1919.....	45,063,661	441,748 10	1,405,578	25,657 04
Less reinsured.....	80,887	1,213 31	34,500	347 85
Net in force at end of 1919.....	44,982,774	440,534 79	1,371,078	25,309 19

Risks and Premiums.	Class of Business.			
	Automobile, (excluding Fire Risk).		Hail.	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1918.....	128,487	2,098 57		
Taken in 1919, new and renewed.....	2,413,400	40,095 06	624,235	36,079 39
Totals.....	2,541,887	42,193 63		
Less ceased.....	826,787	12,038 99	624,235	36,079 39
Gross and net in force at end of 1919...	1,715,100	30,154 64		

Risks and Premiums.	Class of Business.	
	Inland Transportation.	
	Amount.	Premiums.
	\$	\$ cts.
Gross in force at end of 1918.....	48,125	893 00
Taken in 1919, new and renewed.....	34,157,383	68,298 37
Totals.....	34,205,508	69,191 37
Less ceased.....	30,660,274	58,349 90
Gross and net in force at end of 1919.....	3,545,234	10,841 47

(For General Business Statement, see Appendix.)

10 GEORGE V, A. 1920

THE UNION MARINE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

Chairman, SIR THOS. ROYDEN, BART.—General Manager and Secretary, J. S. ALLEN—Principal Office, Liverpool, Eng.—Chief Agent in Canada, R. MACD. PATERSON—Head Office in Canada, Montreal.

(Incorporated, 1863. Dominion license issued, February 28, 1918.)

CAPITAL.

Amount of capital authorized, subscribed and paid in cash, £200,000. \$ 973,333 33

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

	Par value.	Market value.
Bonds and debts. on deposit with Receiver General, viz:—		
Dom. of Canada War Loan, 1937, 5½ p.c.	\$ 45,000 00	\$ 45,000 00
Prov. of Manitoba, 1935, 4 p.c.	10,000 00	8,600 00
Can. Nor. Pac. Ry., 1st mtge. (g'teed by Prov. of British Columbia), 1950, 4½ p.c.	24,333 33	17,033 33
Total on deposit with Receiver General	\$ 79,333 33	\$ 70,633 33
Carried out at market value.		\$ 70,633 33

Other Assets in Canada.

Cash at chief agency in Canada.	0 24
Cash in Royal Bank of Canada, Montreal.	2,729 08
Interest accrued	596 68
Agents' balances and premiums uncollected, viz:—	
Automobile (including Fire Risk) (\$2,914.59 prior to Oct. 1, 1919).	\$ 5,196 95
Inland Transportation.	144 19
Total	5,341 14
Total assets in Canada.	\$ 79,300 47

LIABILITIES IN CANADA.

Net amount automobile (including fire risk) claims, unadjusted.	\$ 365 00
Reserve of unearned premiums, automobile (including fire risk) \$7,102.69; inland transportation \$166.86; total, \$7,269 55; carried out at 80 per cent.	5,815 64
Taxes due and accrued.	150 00
Total liabilities in Canada.	\$ 6,330 64

INCOME IN CANADA.

Premiums.	Class of Business.	
	Automobile (including Fire Risk.)	Inland Trans- portation.
Gross cash received for premiums	\$ 11,690 76	\$ 736 88
Deduct return premiums	2,099 90	
Total net cash received	9,590 86	736 88
Net cash received for all premiums	\$ 10,327 74	
Received for interest on investments.	3,970 00	
Total income in Canada.	\$ 14,297 74	

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THE UNION MARINE—*Concluded.*

EXPENDITURE IN CANADA.

Class of Business

Automobile (including Fire Risk).

Paid for claims occurring in previous years	\$ 1,400 00	
Paid for claims occurring during the year	1,937 21	
Total net paid for said claims.	\$	3,337 21
Commission or brokerage, other.		3,895 74
Taxes, other.		458 68
Auditors' fees, other.		25 00
Miscellaneous expenditure, other, viz.:—exchange, \$237.54; legal expenses, \$100; postage, telegrams, telephones and express, \$19.12; underwriters' boards, etc., \$22.72; sundry charges, \$5.57.		384 95
Total expenditure in Canada	\$	8,101 58

RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.		
	Automobile (including Fire Risk).	—	Inland Trans- portation.
	Amount.	Premiums.	Premiums.
	\$	\$ cts.	\$ cts.
Gross in force at end of 1918	48,700	820 62	840 02
Taken in 1919, new and renewed.	490,235	16,974 04	
Totals.	538,935	17,794 66	
Less ceased.	129,975	3,589 29	506 30
Gross and net in force at end of 1919	408,960	14,205 37	333 72

(For General Business Statement, see Appendix.)

10 GEORGE V, A. 1920

UNITED STATES FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, GEO. R. BRANDON—Secretary, D. G. WAKEMAN—Principal Office, New York—
Chief Agent in Canada, H. A. ROBERTSON—Head Office in Canada, Vancouver, B.C.

(Incorporated 1824. Dominion license issued June 30, 1919.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash \$ 1,400,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bond on deposit with Receiver General, viz.:—

	Par value.	Market value.
United States (3) Liberty Loan, 1928, 4½ p.c.....	\$ 85,000 00	\$ 85,000 00

Carried out at market value..... \$ 85,000 00

Other Assets in Canada.

Cash in Bank of Montreal, Vancouver, B.C..... 2,585 30

Agents' balances and premiums uncollected, viz.:—

Fire.....	\$ 11,660 07
Automobile (including Fire Risk).....	39 10

Total 11,699 17

Total assets in Canada \$ 99,284 47

LIABILITIES IN CANADA.

Total net amount of claims, unadjusted, fire..... \$ 199 70

Reserve of unearned premiums, fire, \$20,939.42; automobile (including Fire Risk), \$41.89.

Total, \$20,981.31; carried out at 80 per cent..... 16,785 05

Taxes due and accrued..... 360 79

Salaries, rent, etc..... 435 90

Reinsurance premiums, fire..... 124 20

Total liabilities in Canada..... \$ 17,905 64

INCOME IN CANADA.

Gross cash received for premiums, fire..... \$ 21,756 28

Deduct reinsurances, \$95.25; return premiums, \$4,715.77..... 4,811 02

Net cash received for premiums..... \$ 16,945 26

Total income in Canada \$ 16,945 26

EXPENDITURE IN CANADA.

Commission or brokerage, fire..... \$ 7,672 91

Paid for taxes, fire..... 1,115 00

Travelling expenses, fire..... 16 85

Miscellaneous expenditure, fire, viz.: Printing and stationery, \$741.50; advertising, \$16; postage, telegrams, telephones and express, \$3.60..... 761 10

Total expenditure in Canada..... \$ 9,565 86

SESSIONAL PAPER No. 8

UNITED STATES FIRE—Continued.

RISKS AND PREMIUMS IN CANADA.

	Fire.		Automobile (Including Fire Risk).	
	Amount.	Premiums.	Amount.	Premiums.
Taken during 1919, new and renewed...	\$ 3,459,621	\$ cts 33,405 45	\$ 1,000 00	\$ cts 55 85
Deduct terminated	525,942	5,884 19		
Gross in force at end of 1919	2,933,679	27,521 26		
Deduct reinsured.....	42,500	275 25		
Net in force at December 31, 1919....	2,891,179	27,246 01	1,000 00	55 85

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

LEDGER ASSETS.

Book value of real estate.....	\$ 44,400 00
Mortgage loans on real estate, first liens.....	523,266 67
Loans secured by pledge of bonds, stocks or other collateral.....	3,000 00
Book value of bonds owned by the company.....	7,061,293 53
Cash on hand, in banks and trust companies	693,862 56
Agents' balances.....	1,255,005 63
Bills receivable.....	78,655 60
Total ledger assets	\$ 9,659,483 99

NON-LEDGER ASSETS.

Interest due and accrued ..	29,256 99
Market value of bonds and stocks over book value.....	973,421 47
Reinsurance recoverable on paid losses.....	39,559 00
Gross assets.....	\$10,701,721 45
Deduct assets not admitted	12,627 41
Total admitted assets	\$10,689,094 04

LIABILITIES.

Net amount of unpaid losses and claims	\$ 945,001 00
Total unearned premiums.....	5,248,491 12
Dividends declared and unpaid to stockholders	7,697 74
Salaries, rents, expenses, fees, etc.....	5,000 00
Federal, state, and other taxes due or accrued (estimated).....	170,000 00
Total liabilities (not including stock).....	\$ 6,376,189 86
Joint stock capital paid up in cash	1,400,000 00
Surplus over all liabilities.....	2,912,904 18
Total liabilities	\$10,689,094 04

INCOME.

Net cash received for premiums other than perpetuals	\$ 6,511,121 91
Received for interest and dividends.....	397,633 69
Rents.....	6,473 76
Gross profit on sale of real estate, stocks and bonds.....	14,870 16
Total income	\$ 6,930,099 52

DEPARTMENT OF INSURANCE

10 GEORGE V, A. 1920

UNITED STATES FIRE—*Concluded.*

DISBURSEMENTS.

Net amount paid for losses	\$ 2,413,987 84
Expenses of adjustment and settlement of losses	55,823 85
Paid stockholders for interest or dividends	140,276 10
Allowances to local agents for miscellaneous agency expenses	2,269,995 25
Salaries, fees and all other charges of officers, directors, trustees and home office employees	45,037 37
Rents	6,620 51
Inspections and surveys	87,004 49
Federal taxes	66,163 13
State taxes on premiums, Insurance Department licenses and fees	147,943 29
Gross loss on sale of ledger assets	375,873 87
All other disbursements	34,507 33
Total disbursements	<u>\$ 5,643,233 03</u>

RISKS AND PREMIUMS.

FIRE.

Fire risks written or renewed during the year	\$ 1,015,805,952 00
Premiums thereon	9,809,530 04
Amount terminated during the year	835,991,071 00
Premiums thereon	8,256,959 94
Net amount in force at December 31, 1919	906,107,157 00
Premiums thereon	<u>9,603,634 71</u>

SESSIONAL PAPER No. 8

VULCAN FIRE INSURANCE COMPANY OF OAKLAND, CAL.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, J. F. CARLSTON—Secretary, ARNOLD HODGKINSON—Principal Office, Los Angeles, Cal.—Chief Agent in Canada, T. W. GREER—Head Office in Canada, Vancouver, B.C.

(Incorporated, 1910. Dominion license issued Jan. 15, 1918.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash..... \$ 500,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.
United States (2) Liberty Loan, 1927 1942, 4½ p.c.	\$ 50,000 00	\$ 50,000 00

Carried out at market value..... \$ 50,000 00

Other Assets in Canada.

Cash at chief agency in Canada	207 25
Cash in Union Bank of Canada, Vancouver	23,928 30
Agents' balances and premiums uncollected	8,490 56
Due from Reinsurance Companies, \$26.96; adjustment expenses, \$3.23	30 19
Interest due	180 95
Total assets in Canada	\$ 82,837 25

LIABILITIES IN CANADA.

Net amount of claims, unadjusted (\$3,333 accrued prior to 1919)	\$ 5,159 55
Reserve of unearned premiums, \$25,168 56; carried out at 80 per cent	20,134 85
General agency expenses, due and accrued	885 72
Reinsurance premiums	444 55
Taxes due and accrued	1,372 06
Total liabilities in Canada	\$ 27,996 73

INCOME IN CANADA.

Gross cash received for premiums	\$ 57,521 57
Deduct reinsurances, \$3,028.50; return premiums, \$10,152.32	13,180 82
Net cash received for premiums	\$ 44,340 75
Received for interest	77 50
Total income in Canada	\$ 44,418 25

EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years	\$ 4,745 85
Less savings and salvage	159 05
Total net amount paid for said claims	\$ 4,586 80
Net amount paid for losses occurring during the year	\$ 9,097 00
Less reinsurances	161 95
Total net amount paid for said claims	\$ 8,935 05
Total net amount paid for claims	\$ 13,521 85
Commission or brokerage	13,780 99
Taxes	1,646 48
Miscellaneous expenditure, viz: Advertising, \$1 28; maps and plans, \$190.44; printing and stationery, \$53.92; loss and adjustment expenses, \$292 86; underwriters' boards, tariff associations, etc., \$730.48	1,268 98
Total expenditure in Canada	\$ 30,218 30

10 GEORGE V, 1920

VULCAN—Continued.

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at end of 1918	\$ 2,908,751	\$ 35,024 42
Taken during 1919, new and renewed	8,876,157	62,650 82
Total	<u>\$ 11,784,908</u>	<u>\$ 97,675 24</u>
Less ceased	7,336,503	44,626 89
Gross in force at end of 1919	\$ 4,448,405	\$ 53,048 35
Less reinsured	233,812	3,736 70
Net in force at end of 1919	<u>\$ 4,214,593</u>	<u>\$ 49,311 65</u>

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

INCOME.

Total net cash received for premiums	\$ 843,729 16
Interest and dividends	61,012 36
Rents	1,522 87
Gross profit on sale or maturity of real estate	250 00
Gross increase by adjustment in book value of bonds	6,471 47
Total income	<u>\$ 912,985 86</u>

DISBURSEMENTS.

Net amount paid for claims	\$ 397,128 89
Adjustment of claims	3,760 75
Commissions or brokerage	187,616 79
Cash paid stockholders for interest or dividends	29,872 48
Salaries, fees and all other compensation of officers, directors, trustees and home office employees	56,069 65
Salaries, travelling and all other expenses of agents not paid by commissions	4,107 26
Inspections and surveys, etc.	5,847 90
Rents	14,937 12
Federal taxes	17,838 12
Gross loss on sale of real estate	1,158 00
Gross decrease by adjustment in book value of real estate and bonds	35,527 58
All other disbursements	17,076 70
Total disbursements	<u>\$ 770,941 24</u>

LEDGER ASSETS.

Book value of real estate	\$ 56,787 87
Mortgage loans on real estate, first liens	238,093 04
Loans secured by pledge of bonds, etc.	154,000 00
Book value of bonds and stocks	799,545 00
Cash in trust companies and in banks	157,955 98
Agents' balances	111,330 88
Total ledger assets	<u>\$ 1,517,712 77</u>

NON-LEDGER ASSETS.

Interest due and accrued	11,644 30
Gross assets	<u>\$ 1,529,357 07</u>
Deduct assets not admitted	2,634 05
Total admitted assets	<u>\$ 1,526,723 02</u>

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VULCAN—*Concluded.*

LIABILITIES.

Net amount of unpaid claims	\$ 183,087 83
Total unearned premiums	365,119 06
Dividends declared and unpaid	15,404 01
Federal, state and other taxes due and accrued (estimated)	24,173 34
Contingent commissions or other charges due or accrued	18,364 15
Total liabilities, except capital stock	\$ 606,148 39
Capital paid up in cash	500,000 00
Surplus over all liabilities and capital	420,574 63
Total liabilities	<u>\$ 1,526,723 02</u>

RISKS AND PREMIUMS.

	Fire.
Amount of policies written or renewed during the year	\$ 66,666,037 00
Premiums thereon	807,403 32
Amount of policies terminated during the year	57,855,206 00
Premiums thereon	666,059 64
Net amount of policies in force at December 31, 1919	37,301,042 00
Premiums thereon	<u>519,462 58</u>

10 GEORGE V, A. 1920

WESTCHESTER FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, OTTO E. SCHAFER—Secretary, C. B. G. GAILLARD—Principal Office, New York,
N.Y.—Chief Agent in Canada, J. W. TATLEY—Head Office in Canada, Montreal.

(Incorporated March 14, 1837. Dominion license issued May 28, 1912.)

CAPITAL.

Amount of stock authorized, subscribed and paid in cash \$ 1,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds on deposit with Receiver General, viz:—

	Par value.	Market value.
Dom. of Canada War Loan, 1925, 5 p.c.	\$ 130,000 00	\$ 128,700 00
Dom. of Canada Victory Loan, 1927, 5½ p.c.	50,000 00	50,000 00
United States (3) Liberty Loan, 1928, 4½ p.c.	43,000 00	43,000 00
Town of Maisonneuve, 1953, 5 p.c.	40,393 33	35,950 06

Total on deposit with Receiver General \$ 263,393 33 \$ 257,650 06

Carried out at market value. \$ 257,650 06

Other Assets in Canada.

Cash in Royal Bank of Canada, Montreal.	19,141 90
Interest accrued	1,640 53
Agents' balances and premiums uncollected (\$1,412.98 on business prior to Oct. 1, 1919)	26,760 92
Office furniture, \$498 91; plans, \$1,818.45	2,317 36

Total assets in Canada \$ 307,510 77

LIABILITIES IN CANADA.

Net amount of fire claims, adjusted and unpaid	\$ 4,530 21
Net amount of fire claims, unadjusted	6,786 04
Net amount of fire claims, resisted, in suit (accrued in previous years).	12,491 20
Net amount of hail claims, adjusted and unpaid	74 38

Total net amount of unsettled claims	\$ 23,881 83
Reserve of unearned premiums, fire, \$146,618.54; carried out at 80 per cent.	117,294 83
Taxes due and accrued	9,125 00
Due and accrued for salaries, rents, etc.	125 00

Total liabilities in Canada. \$ 150,426 66

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WESTCHESTER—Continued.

INCOME IN CANADA.

Premiums.	Class of Business.	
	Fire.	Hail.
	\$ cts	\$ cts
Gross cash received.....	404,321 86	227,197 40
Less reinsurance.....	57,699 87	113,545 77
Less return premiums.....	74,147 86	5,135 45
Total deduction	131,847 73	118,681 22
Net cash received	272,474 13	108,516 18
Net cash received for premiums for all classes of business	\$ 380,990 31	
Cash received for interest on investments	13,973 19	
Total income in Canada	\$ 394,963 50	

EXPENDITURE IN CANADA.

Claims.	Class of Business.	
	Fire.	Hail.
	\$ cts	\$ cts
Amount paid for claims occurring in previous years	15,890 68	
Less reinsurance, \$467.87; savings and salvage, \$416.02	883 89	
Net payment for said claims	15,006 79	
Paid for claims occurring during the year	124,677 76	162,447 52
Less savings and salvage.....	921 41	
Less reinsurance	32,912 60	93,403 77
Total deduction.....	33,834 01	
Net payment for said claims	90,843 75	
Total net payment for claims	105,850 54	69,043 75
Total net payments for claims for all classes of business	\$ 174,894 29	
Commission and brokerage: Fire, \$56,755.02; Other, \$25,866.16	82,621 18	
Commission on profits: Fire, \$3,527 85; Other, \$1,445 54	4,973 39	
Taxes: Fire, \$10,278.40; Other, \$175	10,453 40	
Salaries, fees and travelling expenses (Fire)—Salaries of Head Office, general and special agents, \$8,239.44; Fees, auditors, \$113.76; travelling expenses: officials, \$197.09, agents, \$821.13	9,371 42	
†Miscellaneous expenditure, viz.: furniture and fixtures, \$108.94; maps and plans, \$595.10; postage, telegrams, telephones and express, \$1,434.25; printing and stationery, \$2,727.65; rents, \$1,109.73; underwriters' boards, associations, etc., \$2,526.52; exchange, subscriptions, \$46.11; sundries and supplies, \$305.85; inspections and surveys, \$1,505.08; legal expenses, \$1; advertising, \$32 25.....	10,392 48	
Total expenditure in Canada	\$ 292,706 16	

† (\$9,113.94 belongs to Fire business.)

10 GEORGE V, A. 1920

WESTCHESTER—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Fire.		Hail.	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1918.....	28,088,500	362,936 63		
Taken in 1919, new and renewed	37,357,004	371,276 14	3,626,151	227,197 40
Totals	65,445,504	734,212 77	3,626,151	227,197 40
Less ceased.....	39,191,139	380,886 50		
Gross in force at end of 1919	26,254,365	353,326 27		
Less reinsured	4,495,831	61,717 35		
Net in force at end of 1919.....	21,758,534	291,608 92		

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING December 31, 1919.

LEDGER ASSETS.

Book value of real estate	\$ 5,876 00
Mortgage loans on real estate, first liens	98,660 00
Book value of bonds and stocks.....	7,798,756 50
Cash in trust companies and in banks	1,036,348 20
Agents' balances	754,702 27
Reinsurances due.....	87,554 41
Total ledger assets	\$ 9,781,897 38

NON-LEDGER ASSETS.

Interest due and accrued.....	57,197 31
Gross assets.....	\$ 9,839,094 69
Deduct assets not admitted.....	430,182 48
Total available assets	\$ 9,408,912 21

LIABILITIES.

Net amount of unpaid claims	\$ 885,731 04
Total unearned premiums	5,551,055 48
Salaries, rents, expenses, etc., due and accrued	25,000 00
Federal, state and other taxes due and accrued (estimated).....	212,500 00
Contingent commissions or other charges due or accrued	15,000 00
Income tax withheld at source.....	289 11
Total liabilities, except capital stock	\$ 6,689,575 63
Capital paid up in cash	1,000,000 00
Surplus over all liabilities and capital	1,719,336 58
Total liabilities	\$ 9,408,912 21

INCOME.

Net cash received for premiums.....	\$ 7,018,343 32
Interest and dividends	393,540 11
Rents	108 00
Gross profit on sale or maturity of bonds	2,121 94
Income tax withheld at source.....	289 11
Total income	\$ 7,414,402 48

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WESTCHESTER—*Concluded.*

DISBURSEMENTS.

Net amount paid for claims.....	\$ 3,116,189 25
Loss adjustment expenses.....	71,003 91
Paid stockholders for interest or dividends.....	250,000 00
Commission or brokerage.....	1,609,287 49
Agents' allowances.....	19,020 37
Field supervisory expenses.....	190,423 46
Salaries, fees and all other charges of officers, directors, trustees and home office employees	413,223 50
Rents.....	37,017 77
Inspections and surveys, including underwriters' boards and tariff associations.....	147,590 57
Federal taxes.....	102,767 07
State taxes on premiums, Insurance Department licenses and fees, etc.....	209,088 11
Agents' balances previously charged off.....	1,945 06
Gross loss on sale of bonds and stocks.....	832,815 63
All other disbursements.....	108,461 82
Total disbursements.....	<u>\$ 7,108,834 01</u>

RISKS AND PREMIUMS.

	Fire.
Amount of policies written or renewed during the year.....	\$ 1,130,627,868 00
Premiums thereon.....	11,132,975 76
Amount of policies terminated during the year.....	1,064,180,515 00
Premiums thereon.....	10,097,896 88
Net amount of policies in force at December 31, 1919.....	1,030,021,055 00
Premiums thereon.....	<u>10,411,388 18</u>

10 GEORGE V, A. 1920

THE WESTERN ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President and General Manager, W. B. MEIKLE—Secretary, C. S. WAINWRIGHT—Principal Office, Toronto.

(Incorporated, August 31, 1851, by Act of the Legislature of the late Province of Canada, 14-15 Vic., cap. 162; amended in 1857, 20 Vic., cap. 167, and in 1872, 35 Vic., cap. 99, and in 1875, 38 Vic., cap. 81, in 1887, 50-51 Vic., cap. 102, and in 1901 by 1 Edward VII, cap. 116, and in 1903 by 3 Edward VII, cap. 201, and in 1904 by 4 Edward VII, cap. 141, and in 1906 by 6 Edward VII, cap. 179. On Sept. 6, 1912, the power of the company was extended to include explosion and tornado insurance, under the provisions of section 81 of the Insurance Act, 1910. And on April 17, 1918, the power of the company was further extended to include automobile insurance under the provisions of section 77 of the Insurance Act, 1917. Commenced business in Canada, August, 1851.)

CAPITAL.

Amount of joint stock capital authorized.....	\$ 5,000,000 00
Amount of joint stock capital subscribed.....	2,500,000 00
Amount paid thereon in cash (\$1,000,000 Preferred).....	2,491,980 65
Amount of premium on capital paid by stockholders since organization..	437,669 65

(For List of Shareholders, see Appendix.)

ASSETS.

Real estate—Company's building, corner of Scott and Wellington Sts., Toronto....	\$ 200,000 00
Book value of bonds and debentures. (For details, see Schedule B).....	3,420,740 72
Book value of stocks. (For details, see Schedule C).....	767,615 71
Cash on hand at head office.....	781 18
Cash in banks, etc., viz:—	
Canadian Bank of Commerce, Toronto.....	\$ 178,715 28
Canadian Bank of Commerce, London.....	87,542 32
Canadian Bank of Commerce, New York.....	162,911 05
Corn Exchange, National Bank, Chicago.....	12,992 43
United States Mortgage and Trust Co., New York.....	668,603 22
Credit Lyonnais, London.....	16,746 30
Total cash in banks, etc.,.....	1,127,510 60
All other ledger assets.....	26,079 43
Total ledger assets.....	\$ 5,542,727 64
Deduct market value of bonds, debentures and stocks under book value....	34,673 52
	\$ 5,508,054 12

OTHER ASSETS.

Interest accrued.....	53,796 03
Rents accrued.....	580 41
Agents' balances and premiums uncollected:—	
Fire—In Canada (\$9,783 69 prior to Oct. 1, 1919).....	\$ 862,660 58
Fire—In other Countries (\$35,342 45 prior to Oct. 1, 1919).....	734,956 30
Automobile, including Fire Risk, in Canada (\$656 43 prior to Oct. 1, 1919).....	1,113 92
Automobile, excluding Fire Risk, in Canada (\$758 37 prior to Oct. 1, 1919).....	1,286 78
Explosion—In Canada (\$144 prior to Oct. 1, 1919).....	—324 93
Explosion—In other Countries.....	3,259 44
Inland Transportation—In Canada (\$454 01 prior to Oct. 1, 1919).....	5,959 86
Inland Transportation—In other Countries (\$176 63 prior to Oct. 1, 1919).....	1,965 00
Marine—In Canada (\$8,283 11 prior to Oct. 1, 1919).....	—7,393 69
Marine—In other Countries (\$2,777 42 prior to Oct. 1, 1919).....	877,483 57
Tornado—In other Countries.....	4,804 36
Total.....	2,485,771 19

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THE WESTERN—Continued.

OTHER ASSETS—Concluded.

Bills receivable....		\$ 24,797 50
Due for reinsurance losses:—		
Fire—In Canada.....	\$ 74,644 47	
Fire—In other countries.....	113 53	
Marine—In Canada.....	117,698 65	
Marine—In other countries.....	4,951 00	
Automobile (including Fire Risk)—In Canada.....	336 62	
Total.....		197,744 27
Total assets.....		\$ 8,270,743 52

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of fire claims, unadjusted (\$9,705, 24 accrued prior to 1919)....	\$ 83,000 00	
Net amount of fire claims, resisted, in suit.....	10,912 00	
Net amount of fire claims, resisted, not in suit.....	2,625 00	
Net amount of marine claims, unadjusted (\$11,873 accrued prior to 1919).....	100,000 00	
Net amount of automobile (excluding fire risk) claims, unadjusted.....	7,500 00	
Net amount of inland transportation claims, unadjusted (\$113.00 accrued prior to 1919).....	263 00	
Net amount of automobile (including Fire Risk) claims, unadjusted.....	3,716 00	
Total net amount of unsettled claims....		\$ 208,016 00
Reserve of unearned premiums:—		
Fire.....	\$ 778,936 05	
Explosion.....	3,836 55	
Marine.....	37,308 31	
Inland Transportation.....	1,443 80	
Automobile (including Fire Risk).....	23,573 14	
Automobile (excluding Fire Risk).....	15,228 07	
Total, \$860,325.92; carried out at 80 per cent.....		688,260 74
Dividends declared but not yet due.....		1,381 13
Due and accrued for salaries, rent, advertising, etc.....		20,000 00
Taxes due and accrued.....		100,000 00
Reinsurance premiums due (Fire), \$760,977.84; Marine, \$47,047 61.....		808,025 45
Total liabilities in Canada.....		\$ 1,825,683 32

(2) *Liabilities in other Countries.*

Net amount of fire claims, unadjusted.....	\$ 353,579 86	
Net amount of fire claims, resisted, in suit.....	4,314 00	
Total net amount of unsettled fire claims (\$87,355 accrued prior to 1919).....	\$ 357,893 86	
Net amount of marine claims, adjusted and unpaid.....	\$ 106,336 52	
Net amount of marine claims, unadjusted.....	1,410,262 00	
Net amount of marine claims, resisted, in suit.....	17,520 00	
Total net amount of unsettled marine claims (\$768,363.67 accrued prior to 1919).....	\$1,534,118 52	
Net amount of inland transportation claims, unadjusted.....	1,000 00	
Net amount of tornado claims, unadjusted (\$26 accrued prior to 1919).....	895 00	
Total net amount of unsettled claims.....		\$ 1,893,907 38
Reserve of unearned premiums:—		
Fire.....	\$1,822,312 71	
Explosion.....	5,432 36	
Marine.....	324,666 72	
Inland Transportation.....	650 54	
Tornado.....	31,861 19	
Total, \$2,184,923.52; carried out at 80 per cent.....		1,747,938 82
Due and accrued for taxes.....		100,000 00
Reinsurance premiums due, Fire, \$20,988 03; Marine, \$2,005 30.....		22,993 33
Salaries, rent, advertising, agency and other expenses due and accrued.....		30,000 00
Total liabilities in other countries.....		\$ 3,794,839 53
Total liabilities in all countries.....		\$ 5,620,522 85
Excess of assets over liabilities.....		\$ 2,650,220 67
Capital stock paid in cash.....		2,491,980 65
Surplus over all liabilities and capital.....		\$ 158,240 02

10 GEORGE V, A. 1920

THE WESTERN—Continued.

INCOME.

Premiums	Class of Business.							
	Fire.		Automobile (including Fire Risk) in Canada	Automobile (excluding Fire Risk) in Canada.	Explosion.		Inland Transportation.	
	In Canada.	In other Countries.			In Canada.	In other Countries.	In Canada.	In other Countries.
	\$ cts	\$ cts	\$ cts	\$ cts	\$ cts	\$ cts	\$ cts	\$ cts.
Gross cash received for premiums...	2,148,879 76	4,853,879 91	85,990 91	52,492 01	100,918 23	33,945 50	49,635 22	20,383 27
Less reinsurance	934,146 69	2,083,746 27	18,842 92	12,252 59	46,219 65	11,983 06	20,041 55	6,223 23
Less return premiums	454,360 15	840,819 01	12,531 38	9,385 31	35,608 58	13,754 96	4,721 40	384 90
Total deduction	1,438,596 84	2,924,565 28	31,374 30	21,637 90	81,828 23	25,738 02	24,762 95	6,608 13
Net cash received for premiums	710,372 92	1,929,314 63	54,526 61	30,854 11	19,090 00	8,207 48	24,872 27	13,775 14

	Class of Business.		
	Marine		Tornado in other countries.
	In Canada.	In other countries.	
	\$ cts.	\$ cts.	\$ cts.
Gross cash received for premiums.....	464,200 26	3,361,111 16	40,963 78
Less reinsurance.....	237,006 89	1,680,239 31	12,417 05
Less return premiums.....	24,519 29	170,177 45	5,367 15
Total deduction ...	261,526 18	1,850,416 76	17,784 20
Net cash received for premiums...	202,674 08	1,510,694 40	23,179 58

Net cash received for premiums for all classes of business in all countries	\$ 4,527,561 22
Cash received for interest on investments.....	211,719 22
Rents.....	4,150 32
Profit on maturity of bonds.....	1,355 04
Total	\$ 4,744,785 80
Received for increased capital	3,355 00
Total income.....	\$ 4,748,140 80

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THE WESTERN—Continued.

EXPENDITURE.

	Class of Business.				
	Fire.		Automobile	Automobile	Explosion
	In Canada.	In other Countries.	(including Fire Risk) in Canada.	(excluding Fire Risk) in Canada.	in other Countries.
Amount paid for claims occurring in previous years.....	157,127 70	587,264 66	3,277 91	621 34	474 69
Less savings and salvage.....	2,447 35	6,004 35			
Less reinsurance.....	115,218 16	241,603 00	1,315 23	17 57	273 55
Total deduction.....	117,665 51	247,607 35			
Net payment for said claims.....	39,462 19	239,657 31	1,962 68	603 77	201 14
Paid for claims occurring during the year.....	594,975 03	1,457,585 84	31,792 12	16,712 20	147 37
Less savings and salvage.....	2,640 93	1,926 80	1,251 94	495 78	
Less reinsurance.....	248,915 45	653,159 84	8,441 04	4,936 89	110 52
Total deduction.....	250,956 38	655,086 64	9,692 98	5,432 67	
Net payment for said claims.....	344,018 65	802,499 20	22,099 14	11,279 53	36 85
Total payment for claims.....	383,480 84	1,142,156 51	24,061 82	11,883 30	237 99

	Class of Business.				
	Inland Transportation.		Marine.		Tornado
	In Canada.	In other Countries.	In Canada.	In other Countries.	in other Countries.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	2,428 96	7,805 31	243,726 62	1,287,054 57	86 12
Less savings and salvage.....	4,413 71	4,151 48	55,984 84	110,847 88	2 00
Less reinsurance.....	— 1,395 56	1,472 20	128,746 63	458,341 56	22 03
Total deduction.....	3,018 15	5,623 68	184,731 47	569,189 44	24 03
Net payment for said claims.....	— 589 19	2,181 63	58,995 15	717,865 13	62 09
Paid for claims occurring during the year.....	10,634 25	997 65	127,486 14	1,333,810 54	4,350 01
Less savings and salvage.....	639 90	157 10	2,755 81	23,113 40	
Less reinsurance.....	2,208 08	— 851 14	44,940 46	666,489 92	597 87
Total deduction.....	2,847 98	— 694 04	47,696 27	691,603 32	
Net payment for said claims.....	7,786 27	1,691 69	79,789 87	642,207 22	3,752 14
Total payment for claims.....	7,197 08	3,873 32	138,785 02	1,360,072 35	3,814 23

10 GEORGE V, A. 1920

THE WESTERN—Continued.

EXPENDITURE—Concluded.

Total net payment for claims for all classes of business in all countries	\$ 3,075,562 46
Dividends paid stockholders	104,600 80
Commission and brokerage, fire, \$558,801.06; other, \$275,581.25	834,382 31
Paid for commission on profits, fire, \$22,678.48; other, \$70,386.27	93,064 75
Taxes, fire, \$128,572.88; other, \$76,344.40	204,917 28
Agents' balances written off	13,068 17
Discount on Capital Stock sold	2,316 00
*Salaries and fees:—Salaries: head office, \$171,932.40; general and special agents, \$183,018.76; fees: directors, \$9,632.26; auditors, \$5,539.28	370,122 70
†Miscellaneous expenditure, viz.: Advertising, \$13,343.03; fire departments, patrol and salvage corps assessments, etc., \$12,318.72; furniture and fixtures, \$11,639.03; inspections and surveys, \$90,339.79; legal expenses, \$2,894.24; maps and plans, \$10,078.85; postage, telegrams, telephones and express, \$27,066.54; printing and stationery, \$58,532.67; rents, \$41,882.64; underwriters' boards, associations, etc., \$58,145.95; exchange, \$10,177.46	336,418 92
Total expenditure	\$ 5,034,453 39

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1918	\$ 5,884,974 28
Income as above	4,748,140 80
Amount of appreciation in ledger value of securities	5,428 50
Total	\$10,638,543 58
Expenditure as above	\$ 5,034,453 39
Amount written off ledger assets	61,362 55
Total	5,095,815 94
Balance, net ledger assets, December 31, 1919	\$ 5,542,727 64

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums written in unlicensed companies	\$ 282,588 38
Amount of commission thereon	95,372 75
Amount of losses recovered from said companies	150,932 41
Reserve, \$213,721.85; carried out at 80 per cent	170,977 48
Amount of losses due and recoverable	50,174 98
Amount of reinsurance premiums (including reserves) payable to such companies	221,173 68
Amount of cash or other securities held in security for recovery of losses, etc.	25,000 00

*(\$304,616.89 belongs to Fire business.)

†(\$281,727.20 belongs to Fire business.)

SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Class of Business.					
	Fire.					
	In Canada.		In other Countries.		Totals in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1918	226,123,712	2,585,675 96	721,915,837	5,592,665 54	948,039,549	8,178,341 50
Taken during 1919—new and renewed	253,113,119	2,885,756 11	691,415,149	5,305,103 42	944,528,268	8,190,859 53
Totals	479,236,831	5,471,432 07	1,413,330,986	10,897,768 96	1,892,567,817	16,369,201 03
Deduct terminated..	215,803,831	2,338,491 63	715,723,044	5,308,727 11	931,526,875	7,647,218 74
Gross in force at end of 1919	263,433,000	3,132,940 44	697,607,942	5,589,041 85	961,040,942	8,721,982 29
Less reinsured	144,180,507	1,819,752 16	249,268,560	1,987,738 72	393,449,067	3,807,490 88
Net in force at end of 1919	119,252,493	1,313,188 28	448,339,382	3,601,303 13	567,591,875	4,914,491 41

SESSIONAL PAPER No. 8

THE WESTERN—Continued.

SUMMARY OF RISKS AND PREMIUMS—Continued.

Risks and Premiums.	Class of Business.		
	Automobile (including Fire Risk.)		Automobile (excluding Fire Risk.)
	In Canada.		In Canada.
	Amount.	Premiums.	Premiums.
	\$	\$ cts.	\$ cts.
Gross in force at end of 1918.....	1,183,349	18,366 94	1,834 00
Taken during 1919—new and renewed	4,510,541	79,136 66	53,778 79
Totals.....	5,693,890	97,503 60	55,612 79
Deduct terminated.....	1,985,790	31,990 78	14,664 09
Gross in force at end of 1919.....	3,708,100	65,512 82	40,948 70
Less reinsured.....	972,843	18,366 55	10,492 56
Net in force at end of 1919.....	2,735,257	47,146 27	30,456 14

Risks and Premiums.	Class of Business.					
	Explosion.					
	In Canada.		In other Countries.		Totals in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1918.....	1,945,800	9,514 73	14,282,030	77,299 80	16,227,830	86,814 53
Taken during 1919—new and renewed	32,041,305	99,542 95	15,785,912	32,847 03	47,827,217	132,389 98
Totals.....	33,987,105	109,057 68	30,067,942	110,146 83	64,055,047	219,204 51
Deduct terminated.....	22,561,219	78,113 72	19,000,515	82,553 85	41,561,734	160,667 57
Gross in force at end of 1919.....	11,425,886	30,943 96	11,067,427	27,592 98	22,493,313	58,536 94
Less reinsured.....	8,776,173	23,270 87	7,306,439	17,605 44	16,082,612	40,876 31
Net in force at end of 1919.....	2,649,713	7,673 09	3,760,988	9,987 54	6,410,701	17,660 63

10 GEORGE V. A. 1920

THE WESTERN—Continued.

SUMMARY OF RISKS AND PREMIUMS—Continued.

Risks and Premiums.	Class of Business.					
	Inland Transportation.					
	In Canada.		In other Countries.		Totals in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1918.	2,367,988	9,592 20	1,067,082	5,561 76	3,435,070	15,153 96
Taken during 1919—new and renewed.....	12,629,688	50,875 69	10,110,148	21,303 62	22,739,836	72,179 31
Totals.....	14,997,676	60,467 89	11,177,230	26,865 38	26,174,906	87,333 27
Deduct terminated.....	13,510,414	56,031 25	10,901,788	23,474 61	24,412,202	79,505 86
Gross in force at end of 1919.	1,487,262	4,436 64	275,442	3,390 77	1,762,704	7,827 41
Less reinsured.....	949,176	1,549 03	77,382	2,089 68	1,026,558	3,638 71
Net in force at end of 1919..	538,086	2,887 61	198,060	1,301 09	736,146	4,188 70

Risks and Premiums.	Class of Business.					
	Marine.					
	In Canada.		In other Countries.		Totals in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1918.	7,797,036	91,762 35	86,008,769	938,563 13	93,805,805	1,030,325 48
Taken during 1919—new and renewed.....	81,464,657	445,609 25	495,126,485	3,679,968 28	576,591,142	4,125,577 53
Totals.....	89,261,693	537,371 60	581,135,254	4,618,531 41	670,396,947	5,155,903 01
Less ceased.....	77,114,831	398,310 28	505,724,092	3,692,995 66	582,838,923	4,091,305 94
Gross in force at end of 1919.	12,146,862	139,061 32	75,411,162	925,535 75	87,558,024	1,064,597 07
Less reinsured.....	7,036,078	76,691 22	26,129,979	408,495 42	33,166,057	485,186 64
Net in force at end of 1919..	5,110,784	62,370 10	49,281,183	517,040 33	54,391,967	579,410 43

SESSIONAL PAPER No. 8

THE WESTERN—Continued.

SUMMARY OF RISKS AND PREMIUMS—Concluded.

Risks and Premiums.	Class of Business.	
	Tornado.	
	In other Countries.	
	Amount.	Premiums.
	\$	\$ cts.
Gross in force at end of 1918.....	13,053,914	73,009 76
Taken in 1919, new and renewed.....	9,721,665	40,658 76
Totals.....	22,775,579	113,668 52
Deduct terminated.....	5,468,739	23,355 90
Gross in force at end of 1919.....	17,306,840	90,312 62
Less reinsured.....	5,271,697	31,051 22
Net in force at end of 1919.....	12,035,143	59,261 40

SCHEDULE B.

Bonds and debts. owned by the Company:—

On deposit with Receiver General.

Governments—

	Par value.	Book value.	Market value.
Dom. of Canada War Loan, 1927, 5½ p.c.....	\$ 20,000 00	\$ 20,000 00	\$ 20,000 00
Prov. of Manitoba, 1930, 4 p.c.....	10,000 00	8,800 00	8,800 00

Cities—

London, 1921, 4 p.c.....	4,000 00	3,840 00	3,840 00
Winnipeg, 1941, 3½ p.c.....	2,000 00	1,540 00	1,540 00

Town—

Owen Sound, 1925, 4 p.c.....	6,000 00	5,520 00	5,520 00
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School—

Moosejaw P., 1920-1923, 4½ p.c.....	12,499 98	14,819 97	14,819 97
Moosejaw P., 1923, 4½ p.c.....	3,166 66		

Railway—

Can. Nor. Ry. Co., 1st Mtge. Cons. deb. (guaranteed by Prov. of Manitoba), 1930, 4 p.c.	5,353 33	4,603 86	4,603 86
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Miscellaneous—

Canada Permanent Mortgage Corp., 1920, 4½ p.c.....	11,000 00	11,000 00	11,000 00
Canada Permanent Mortgage Corp., 1921, 5 p.c.....	2,500 00	2,500 00	2,500 00
Central Canada Loan and Savings Co. (on 60 days' notice), 4 p.c.....	14,100 00	14,100 00	14,100 00
Toronto Savings and Loan Co., 1922, 5 p.c.....	5,600 00	5,600 00	5,600 00
Toronto Savings and Loan Co., 1923, 5 p.c.....	3,000 00	3,000 00	3,000 00

Total on deposit with Receiver General	\$ 99,219 97	\$ 95,323 83	\$ 95,323 83
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Held with Insurance Departments or with trustees in United States, viz:—

Governments—

Dom. of Canada stock (6 months' notice), 3½ p.c.....	\$ 5,350 00	\$ 4,895 25	\$ 5,350 00
Dom. of Canada Notes, 1921, 5½ p.c.....	44,000 00	44,000 00	43,670 00
Dom. of Canada Victory Loan, 1923, 5½ p.c.....	90,000 00	82,350 00	90,000 00
Dom. of Canada Victory Loan, 1923, 5½ p.c.....	110,000 00	110,000 00	110,000 00
Dom. of Canada Victory Loan, 1933, 5½ p.c.....	50,000 00	50,000 00	50,000 00
Dom. of Canada Victory Loan, 1934, 5½ p.c.....	30,000 00	30,000 00	30,000 00
Dom. of Canada War Loan, 1927, 5½ p.c.....	130,000 00	130,000 00	130,000 00
Prov. of Alberta, 1922, 5 p.c.....	50,000 00	49,000 00	46,870 00
Prov. of Alberta, 1922, 4 p.c.....	36,986 66	32,489 09	35,100 03

THE WESTERN—Continued.

SCHEDULE B—Continued.

Held with Insurance Departments or with trustees in United States, viz. —Continued.

Governments—Concluded.

	Par value.	Book value	Market value.
Prov. of Alberta, 1925, 5 p.c.	\$ 210,000 00	\$ 201,600 00	\$ 205,800 00
Prov. of Manitoba, 1928, 6 p.c.	50,000 00	50,500 00	47,580 00
Prov. of New Brunswick, 1933, 3½ p.c.	15,000 00	12,450 00	12,450 00
Prov. of Nova Scotia, 1922, 3 p.c.	25,000 00	22,500 00	22,500 00
Prov. of Nova Scotia, 1920, 5 p.c.	25,000 00	25,000 00	24,782 50
Prov. of Ontario, 1920, 5 p.c.	50,000 00	50,000 00	50,000 00
Anglo-French External Loan, 1920, 5 p.c.	60,000 00	58,200 00	57,162 50
Indian Treasury bonds, 1921, 5½ p.c.	25,243 73	25,243 73	25,243 73
Indian War Loan bonds, 1921, 5½ p.c.	36,436 64	36,436 64	36,436 64
Newfoundland notes, 1928, 6½ p.c.	50,000 00	50,500 00	49,550 00
Queensland bonds, 1922, 4½ p.c.	24,333 33	24,333 33	24,333 33
West Australia Local Treasury Bills, 1923-1924, 4½ p.c.	24,333 33	24,333 33	24,333 33
British Funding Loan, 1960-1990, 4 p.c.	552,033 33	121,666 66	121,666 66
United Kingdom of Great Britain and Ireland and secured Notes Loan, 1921, 5½ p.c.	225,000 00	222,750 00	220,625 00
United Kingdom of Gt. Britain and Ireland bonds, 1937, 5½ p.c.	150,000 00	145,500 00	148,687 50
Georgia State, 1933, 3½ p.c.	10,000 00	9,200 00	9,600 00
Porto Rico registered (1909 series), 1927, 4 p.c.	5,000 00	9,900 00	10,100 00
Porto Rico registered (1909 series), 1932, 4 p.c.	5,000 00		
United States of America Gold, 1928, 4½ p.c.	50,000 00	50,000 00	50,000 00
United States of America Gold, 1938, 4½ p.c.	202,200 00	191,560 00	191,454 40
United States of America Gold, 1942, 4 p.c.	400 00	400 00	400 00

Cities—

Eugene, Ore. (Bancroft Act), 1924, 6 p.c.	13,900 00	14,595 00	15,290 00
Hamilton, 1934, 4½ p.c.	52,000 00	22,000 00	23,500 00
Hull, 1940, 4 p.c.	6,000 00	4,800 00	4,800 00
Hull, 1941, 4 p.c.	4,000 00	3,160 00	3,160 00
Medicine Hat, 1923, 5 p.c.	10,000 00	9,500 00	9,500 00
Lethbridge, Alta., 1920-1933, 5 p.c.	6,363 53	5,918 08	5,918 08
Montreal, 1921-1924, 4 p.c.	35,000 00	30,140 10	32,920 00
Montreal, 1922, 4 p.c.	10,000 00	8,784 00	9,500 00
New York, 1941, 3½ p.c.	6,000 00	5,400 00	5,640 00
New York, 1955, 4 p.c.	60,000 00	57,000 00	61,200 00
New York, 1963, 4½ p.c.	5,000 00	5,250 00	5,500 00
Prince Albert, Sask., 1964, 1 to 6 p.c.	10,506 20	4,806 58	5,253 10
Richmond, Virginia, 1921, 4 p.c.	40,000 00		40,000 00
Richmond, Virginia, 1927, 4 p.c.	2,000 00	41,540 00	2,000 00
St. Boniface, Man., 1944, 5 p.c.	25,000 00	20,750 00	23,000 00
St. Boniface, Man., 1928, 5 p.c.	6,000 00	5,700 00	5,700 00
Toledo, Ohio, 1942, 4 p.c.	3,000 00		
Toledo, Ohio, 1944, 4 p.c.	47,000 00	47,530 00	51,470 00
Wilmington, N.C., 1955, 5 p.c.	5,000 00	5,200 00	5,600 00

Towns—

Berthier, Que., 1929, 5 p.c.	2,000 00	1,860 00	1,860 00
Coronation, Alta., 1939-1940, 6 p.c.	2,000 00		
Coronation, Alta., 1942, 6 p.c.	1,000 00	2,820 00	2,820 00
Kenora, 1926, 4½ p.c.	3,417 59	3,041 66	3,041 66
Levis, Que., 1936-1951, 4 p.c.	35,300 00	27,534 00	27,534 00
Melville, Sask., 1952, 5 p.c.	10,000 00	8,200 00	8,200 00
St. Henri, Que., 1938, 4 p.c.	5,000 00	4,250 00	4,250 00
St. Therese de Blainville, Que., 1920 to 1927, 4 p.c.	7,920 79	7,287 13	7,287 13
Swift Current, 1941 to 1945, 6 p.c.	6,578 04	6,380 70	6,380 70
Watrous, 1922 to 1956, 5½ p.c.	1,125 54	870 00	870 00

Counties—

Greenville, S.C., 1933, 4½ p.c.	5,000 00	4,950 00	5,200 00
Mecklenburg, N.C., 1936, 5 p.c.	5,000 00	5,100 00	5,550 00

District—

Greater Winnipeg, 1920, 5 p.c.	25,000 00	25,000 00	24,750 00
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Schools—

Moosejaw, Sask., 1920 to 1954, 5 p.c.	4,606 54	4,191 95	4,191 95
Westmount, 1950, 5 p.c.	14,000 00	11,657 10	13,720 00

Railways—

Aurora, Elgin, and Chicago Ry. Co. 1st and Ref. Mtge., 1946, 5 p.c.	5,000 00	2,000 00	2,000 00
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SESSIONAL PAPER No. 8

THE WESTERN—Continued.

SCHEDULE B—Concluded.

*Held with Insurance Departments or with trustees in the United States, viz.:—Concluded.**Railways—Concluded.*

Can. Nor. Ry. (g'teed by Prov. of Man.), 1930, 4 p.c.	\$ 137,726 66	\$ 117,471 59	\$118,444 92
Can. Nor. Ry. (Imperial Rolling Stock Co., Ltd.), 1st Mtge., 1920, 4½ p.c.	50,000 00	50,000 00	48,500 00
Can. Nor. Ry. Equipment Trust Gold Certificates, 1926, 6 p.c.	50,000 00	50,000 00	49,875 00
Can. Nor. Ry. Car Equipment Bonds, 1st Mtge., 1929, 6 p.c.	100,000 00	100,000 00	98,160 00
C.P.R. (Special Invt. Fund Note Cert.), 1924, 6 p.c.	2,500 00	2,500 00	2,575 00
Chicago Ry. Co., 1st Mtge., 1927 or earlier, 5 p.c.	5,000 00	4,050 00	4,250 00
Chicago, Milwaukee and St. Paul Ry. Gen. Mtge. Series "A", 1939, 4½ p.c.	8,000 00	6,080 00	6,080 00
Chicago, Milwaukee and St. Paul Ry., Convertible Gold, 1932, 4½ p.c.	600 00	480 00	462 00
Chicago, Milwaukee and St. Paul Ry., General and Refunding Mtge., Series "B" conv., 1914, 5 p.c.	1,200 00	1,008 00	948 00
Duluth Street Ry., General Mtge., (g'teed by the Duluth Superior Traction Co.) 1930, 5 p.c.	25,000 00	18,750 00	20,000 00
Los Angeles, California Ry. Corporation, 1st and Ref. Mtge. S. F., 1940, 5 p.c.	105,000 00	75,600 00	77,700 00
Minneapolis and St. Paul Street Ry. Co., Jt. Cons. Mtge. (g'teed by Twin City Rapid Transit Co.), 1928, 5 p.c.	5,000 00	4,450 00	5,150 00
Niagara, St. Catharines and Toronto Ry. Co., 1st mtge., 1929, 5 p.c.	25,000 00	22,500 00	23,500 00
Porto Rico Railways Co., 1st Mtge., S. F., 1936, 5 p.c.	25,000 00	18,528 75	20,750 00

Miscellaneous—

Canada Landed and National Investment Company, 1920, 5 p.c.	20,000 00	18,300 00	20,000 00
Canadian Western Natural Gas, Light, Heat and Power Co., Ltd., (1st Mtge.), 1936, 5 p.c.	2,053 73	1,540 30	1,540 30
Central Canada Loan and Savings Co., 1920, 4 p.c.	200,000 00	200,000 00	200,000 00
Central Canada Loan and Savings Co. (on 60 days' notice), 4 p.c.	100,000 00	100,000 00	100,000 00
Consolidated Gas Co. of New York, 1920, 6 p.c.	2,500 00	2,500 00	2,600 00
Essex Border Utilities Commission Bonds, 1944 to 1945, 6 p.c.	23,518 30	24,783 92	24,783 92
Imperial Trusts Corp. (g'teed Investment receipt), 1920, 5 p.c.	35,000 00	35,000 00	35,000 00
Mortgage Bond Co. of New York (Series 3), 1922/1932, 5 p.c.	10,000 00	8,900 00	9,500 00
Provincial Light, Heat and Power Co., 1st Mtge., (g'teed by Montreal L. H. & P. Co.), 1946, 5 p.c.	89,000 00	82,770 00	84,550 00
Simpson (Robt.), Western, Ltd., 1923, 6 p.c.	40,000 00	39,200 00	39,000 00
Toronto Savings and Loan Co., 1922, 5 p.c.	25,000 00	25,000 00	25,000 00
Toronto Savings and Loan Co., 1924, 5 p.c.	25,000 00	25,000 00	25,000 00

Total par, book and market values	\$3,506,183 94	\$3,303,436 89	\$3,344,651 38
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Other bonds—

Cape of Good Hope Cons. Stock, 1933-1943, 3 p.c. (on deposit at Pretoria)	\$ 29,200 00	\$ 18,980 00	\$ 18,980 00
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Grand totals	\$3,634,603 91	\$3,420,740 72	\$3,458,955 21
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10 GEORGE V, A. 1920

THE WESTERN—*Concluded.*

SCHEDULE C.

Stocks owned by the Company:—

551 shares Canadian Bank of Commerce.....	\$ 55,100 00	\$ 109,649 00	\$ 107,996 00
2,044 shares Canada Permanent Mtge. Corp	20,440 00	32,431 96	35,361 20
300 shares Dominion Savings and Investment Society.....	15,000 00	10,293 75	10,950 00
30 shares Toronto General Trusts Corporation	3,000 00	6,300 00	6,300 00
12 shares Baltimore and Ohio Ry. Co. (pref.)	1,200 00	696 00	588 00
22½ shares Baltimore and Ohio R.R.C. (com.)	2,250 00	1,170 00	765 00
19,683 shares British America Assurance Co.	492,075 00	393,660 00	344,452 50
220 shares Chicago & North Western Ry. Co., (com.).....	22,000 00	21,820 00	20,020 00
700 shares Lehigh Valley Ry. Co.....	35,000 00	38,850 00	30,800 00
150 shares Lehigh Valley Coal Sales Co., 10 p.c., stock bonus, 30 p.c.....	7,500 00	13,650 00	13,650 00
240 shares Louisville & Nashville Ry. Co.....	24,000 00	28,560 00	26,880 00
300 shares Minneapolis, St. Paul & Sault Ste. Marie Ry. (com.).....	30,000 00	28,500 00	24,000 00
80 shares Illinois Central Ry. Co.....	8,000 00	7,760 00	7,040 00
100 shares Chicago, Milwaukee & St. Paul Ry. Co. (com.).....	10,000 00	5,300 00	3,800 00
125 shares Can. Pac. Ry. Co.	12,500 00	19,375 00	16,625 00
100 shares Northern Pacific Ry. Co. (com.)..	10,000 00	9,300 00	8,000 00
100 shares Union Pacific R.R. Co. (com.)..	10,000 00	13,300 00	12,300 00
100 shares Consolidated Gas Co. of New York	10,000 00	10,200 00	8,400 00
120 shares Union Trust Co.....	12,000 00	16,800 00	16,800 00

Total par, book and market values.	\$ 780,065 00	\$ 767,615 71	\$ 694,727 70
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SESSIONAL PAPER No. 8

YANGTSZE INSURANCE ASSOCIATION, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

Chairman, JOHN PRENTICE—Principal Office, Shanghai, China—Chief Agent in Canada, B. G. D.
 PHILLIPS—Head Office in Canada, Vancouver, B.C.

(Established 1862. Dominion license issued December 1, 1919.)

CAPITAL.

Amount of joint stock capital authorized and subscribed.....	\$ 1,200 000
Amount paid up in cash.....	<u>720 000</u>

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

	Par value.	Market value.
Bonds on deposit with Receiver General, viz.:—		
Dom. of Canada Victory Loan, 1934, 5½ p.c.....	<u>\$ 20,000 00</u>	<u>\$ 20,000 00</u>
Carried out at market value ..		\$ 20,000 00

Other Assets in Canada.

Agents' balances and premiums uncollected.....	1,610 23
Total assets in Canada.....	<u>\$ 21,610 23</u>

LIABILITIES IN CANADA.

Reserve of unearned premiums, \$2,135.42; carried out at 80 per cent.....	\$ 1,708 34
Total liabilities in Canada.....	<u>\$ 1,708 34</u>

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 1,191 12
Deduct return premiums.....	<u>522 42</u>
Net cash received for premiums.....	\$ 668 70
Total income in Canada.....	<u>\$ 668 70</u>

EXPENDITURE IN CANADA.

Commission or brokerage.....	\$ 569 72
Taxes.....	60 00
Travelling expenses of Chief Agency ..	10 00
Miscellaneous expenditure, viz:—Postage, telegrams, telephones and express.....	<u>28 98</u>
Total expenditure in Canada.....	<u>\$ 668 70</u>

10 GEORGE V, A. 1920

YANGTZE INSURANCE—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.	
	Fire.	
	Amount.	Premiums.
	\$	\$ cts.
Taken in 1919, new.....	118,050	2,801 35
Less ceased.....	15,000	566 30
Gross and net in force at end of 1919.....	103,050	2,235 05

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

THE YORKSHIRE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

Chairman, EDWIN GRAY—General Manager and Secretary, JAMES HAMILTON—Principal Office, St. Helen's Square, York, England—Manager in Canada, P. M. WICKHAM—Head Office in Canada, 136 St. James St., Montreal.

(Company established in 1824 and constituted by Deed of Settlement July 20, 1825. Subsequently incorporated by Certificate of Register of Joint Stock Companies, June 3, 1908, under Companies' Acts 1862 to 1900. Dominion license issued January 16, 1907.)

CAPITAL.

Amount of joint stock capital authorized.....	\$ 4,860,000 00
Amount subscribed.....	4,293,790 00
Amount paid in cash.....	627,197 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debts on deposit with Receiver General (<i>For details, see Schedule B</i>).....	\$ 653,600 32
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Other Assets in Canada.

Value of real estate held by the company.....	550,000 00
Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	1,846,050 00
Fire and life premiums, taxes, etc., chargeable on above mortgages.....	28,662 37

Bonds and debentures held by the company, viz:—

	Par value.	Market value.
Dom. of Canada Victory Loan, 1934, 5½ p. e.....	\$ 50,000 00	\$ 50,000 00
Dom. of Canada War Loan, 1922, 5½ p.e.....	100,000 00	100,000 00
Total par and market values.....	\$ 150,000 00	\$ 150,000 00

Carried out at market value.....	150,000 00
Cash at head office in Canada.....	21,792 15
Cash on deposit with Manitoba Workman's Compensation Com.....	4,744 71

Cash in banks, viz:—

Canadian Bank of Commerce, Montreal.....	\$ 188,891 50
La Banque Provinciale, Montreal.....	6,051 18
Standard Bank of Canada.....	10,893 44

Total cash in banks.....

205,836 12

Agents' balances and premiums uncollected, viz:—

Fire.....	\$ 83,069 09
Accident (\$37.32 on business prior to Oct. 1, 1919).....	1,915 20
Live Stock.....	3,009 90
Automobile, (excluding Fire Risk) (\$112.74 on business prior to Oct. 1, 1919).....	2,632 84
Liability (\$1,078.69 on business prior to Oct. 1, 1919).....	31,663 72
Plate Glass (\$88.94 on business prior to Oct. 1, 1919).....	1,349 09
Sickness (\$31 51 on business prior to Oct. 1, 1919).....	4,282 34

Total.....	127,922 18
Interest due, \$3,117.52; accrued, \$38,478.95.....	41,596 47
Rents due, \$326.92; accrued, \$2,319 25.....	2,646 17
Office furniture and plans.....	15,313 18

Total assets in Canada.....	\$ 3,648,163 67
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SESSIONAL PAPER No. 8

THE YORKSHIRE—Continued.
EXPENDITURE IN CANADA.

Claims.	Class of Business.						
	Fire.	Accident.	Auto- mobile (excluding Fire Risk)	Liability.	Live Stock.	Plate Glass.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Paid for claims occurring in previous years.....	15,084 97	1,541 06	3,370 28	15,814 15	3,098 00	389 60	2,066 28
Deduct savings and salvage....	2,555 07	75 00	108 02	31 75			
Net paid for said claims	12,529 90	1,466 06	3,262 26	15,782 40			
Paid for claims occurring during the year.....	205,997 60	3,854 68	9,177 00	21,512 78	13,433 23	4,499 24	8,041 12
Deduct savings and salvage....	1,424 78						
Deduct re-insurances.	23,445 54					162 42	116 45
Total deduction.....	24,870 32						
Net paid for said claims	181,127 28					4,336 82	7,924 67
Total net paid for said claims	193,657 18	5,320 74	12,439 26	37,295 18	16,531 23	4,726 42	9,990 95

Total net payments for all classes of business	\$	279,960 96
Commission and brokerage: Fire, \$98,372.54; Other, \$54,488 40.....		152,860 94
Taxes: Fire, \$14,528.72; Other, \$4,668.59.....		19,197 31
*Salaries, fees and travelling expenses: Salaries: Head Office, \$34,588.75; fees: directors, \$1,593.67; auditors' fees, \$375; travelling expenses of officials, \$6,896.37; do. of agents, \$434.15		43,887 94
†Miscellaneous expenditure: viz.: Advertising, \$401.27; furniture and fixtures, \$1,091.25; legal expenses, \$125.24; maps and plans, \$1,007.81; postage, telegrams and express, \$3,282.68; printing and stationery, \$7,773.75; rents, \$5,344.28; underwriters' boards, associations, etc., \$6,950.61; light, \$281.73; sundries, \$1,635.39; bad debts, \$43.25; inspections, \$1,872.80.....		29,810 06
Total expenditure in Canada	\$	525,717 21

*(\$29,737.11 belongs to Fire business.)

†(\$20,505.08 belongs to Fire business.)

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THE YORKSHIRE—Continued.

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Fire.			Accident.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1918.....	26,769	57,082,033	686,852 03	458	1,881,703	10,809 51
Taken in 1919—New.....	17,651	47,112,109	586,873 23	1,439	4,084,119	25,186 05
Renewed				289	690,250	3,232 08
Totals.....	44,420	104,194,142	1,273,725 26	2,186	6,656,069	39,227 64
Less ceased.....	17,092	44,458,792	550,824 89	764	2,366,940	15,756 08
Gross in force at end of 1919	27,328	59,735,350	722,900 37	1,422	4,289,129	23,471 56
Less reinsured.....		1,228,315	7 907 78		68,000	736 56
Net in force at end of 1919.....	27,328	58,507,035	714,992 59	1,422	4,221,129	22,735 00

Risks and Premiums.	Class of Business.					
	Automobile (excluding Fire Risk.)			Liability.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1918	554	554,000	31,147 00	186	1,480,000	28,963 54
Taken in 1919—New.....	1,220	1,220,000	66,566 30	111	1,111,000	98,736 44
Renewed	10	10,000	1,034 02	80	800,000	8,280 75
Totals.....	1,784	1,784,000	98,747 32	377	3,391,000	135,980 73
Less ceased.....	1,098	1,098,000	59,031 04	94	940,000	78,944 23
Gross and net in force at end of 1919...	686	686,000	39,716 28	283	2,451,000	57,036 45

SESSIONAL PAPER No. 8

THE YORKSHIRE—*Concluded.*SUMMARY OF RISKS AND PREMIUMS IN CANADA—*Concluded.*

Risks and Premiums.	Class of Business.						
	Live Stock.			Plate Glass.		Sickness.	
	No.	Amount.	Premiums.	No.	Premiums.	No.	Premiums.
		\$	\$ cts.		\$ cts.		\$ cts.
Gross in force at end of 1918.....	422	293,494	25,489 96	384	8,821 88	351	6,242 64
Taken in 1919—New.....	744	725,859	37,290 76	266	6,167 41	1,355	22,985 61
Renewed.....				218	3,538 78	247	2,300 80
Totals.....	1,166	1,019,353	62,780 72	868	18,528 07	1,953	31,529 05
Less ceased.....	660	679,996	39,325 67	473	10,219 74	636	9,874 46
Gross and net in force at end of 1919	506	339,357	23,455 05	395	8,308 33	1,317	21,654 59

SCHEDULE B.

Bonds and debts. on deposit with Receiver General, viz.:— Par value. Market value.

Governments—

Dom. of Canada registered stock, 1930/50, 3½ p.c.....	\$ 72,513 33	\$ 55,835 00
Dom. of Canada bonds, 1920 1925, 4½ p.c.....	42,340 00	41,069 00
Dom. of Canada War Loan, 1931, 5 p.c.....	32,500 00	32,175 00
Dom. of Canada War Loan, 1937, 5 p.c.....	45,000 00	43,200 00
Dom. of Canada Victory Loan, 1923, 5½ p.c.....	122,500 00	122,500 00
Prov. of Manitoba (Tel. and Tel. System), 1947, 4 p.c.....	25,000 00	20,500 00
British War Loan, 1929/1947, 5 p.c.....	85,486 65	80,117 32
India stock, 1948, 3 p.c.....	24,333 33	14,113 00

Cities—

Fort William, 1928, 5 p.c.....	14,250 00	13,537 00
Fort William, (Hospital), 1928, 5 p.c.....	18,000 00	17,100 00
Fort William, 1938, 5 p.c.....	6,000 00	5,580 00
Kamloops, 1936, 5 p.c.....	20,000 00	17,600 00
Port Arthur, 1930/1940, 4½ p.c.....	24,333 33	21,170 00
Regina, 1939, 4½ p.c.....	24,333 33	20,927 00

School—

Montreal R. C., 1948, 4 p. c.....	22,000 00	18,260 00
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Railways—

Alberta and Great Waterways Ry. Co., 1st mtge. (g'teed. by Prov. of Alta.), 1959, 5 p.c.....	35,000 00	30,450 00
Can. Nor. Ry. 1st mtge. (g'teed by the Prov. of Man.), 1929, 4 p.c.....	24,333 33	20,927 00
New Brunswick Coal and Ry. Co., 1st mtge. (g'teed by Prov. of N.B.), 1953, 4 p.c.....	26,000 00	20,540 00

Miscellaneous—

Can. Perm. Mtge. Corp., 1921, 4½ p.c.....	58,000 00	58,000 00
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Total on deposit with Receiver General.....	\$ 721,923 30	\$ 653,600 32
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* (For General Business Statement, see Appendix.)

STATEMENTS

OF

Accident, Guarantee, Plate Glass, Steam
Boiler, Burglary, Sickness,
Inland Transit

AND OTHER

INSURANCE COMPANIES

TRANSACTING BUSINESS

OTHER THAN FIRE AND LIFE.

LIST OF COMPANIES

LICENSED UNDER THE INSURANCE ACT, 1917, TO TRANSACT IN CANADA
BUSINESS OF CASUALTY INSURANCE DURING THE YEAR ENDED
DECEMBER 31, 1919.

ACCIDENT INSURANCE.

Alliance Assurance Company (Limited). (*See Fire Statement.*)
The Canada Accident and Fire Assurance Company. (*See Fire Statement.*)
Car and General Insurance Corporation (Limited). (*See Fire Statement.*)
Continental Casualty Company.
The Dominion Gresham Guarantee and Casualty Company.
The Dominion of Canada Guarantee and Accident Insurance Company. (*See Fire Statement.*)
The Employers' Liability Assurance Corporation (Limited). (*See Fire Statement.*)
The Fidelity and Casualty Company of New York.
The General Accident Assurance Company of Canada. (*See Fire Statement.*)
The Globe Indemnity Company of Canada. (*See Fire Statement.*)
The Guardian Insurance Company of Canada. (*See Fire Statement.*)
The Imperial Guarantee and Accident Insurance Company of Canada. (*See Fire Statement.*)
The Law, Union and Rock Insurance Company (Limited). (*See Fire Statement.*)
The London and Lancashire Guarantee and Accident Company of Canada. (*See Fire Statement.*)
The London Guarantee and Accident Company (Limited). (*See Fire Statement.*)
Loyal Protective Insurance Company.
Maryland Assurance Corporation
Maryland Casualty Company.
Merchants Casualty Company.
The Merchants' and Employers' Guarantee and Accident Company.
The Motor Union Insurance Company (Limited). (*See Fire Statement.*)
The North American Accident Insurance Company. (*See Fire Statement.*)
The Northern Assurance Company (Limited). (*See Fire Statement.*)
The Norwich Union Fire Insurance Society (Limited). (*See Fire Statement.*)
The Ocean Accident and Guarantee Corporation (Limited). (*See Fire Statement.*)
The Preferred Accident Insurance Company of New York.
The Protective Association of Canada.
Railway Passengers Assurance Company.
The Ridgely Protective Association.
The Royal Exchange Assurance. (*See Fire Statement.*)
Scottish Metropolitan Assurance Company (Limited). (*See Fire Statement.*)
Security Mutual Casualty Company.
The Travelers Indemnity Company, Hartford, Conn.
The Travelers Insurance Company, Hartford, Conn.
United Commercial Travelers of America, The Order of.
The United States Fidelity and Guaranty Company.
The Western Casualty Company.
The Yorkshire Insurance Company (Limited) (*See Fire Statement.*)

AUTOMOBILE INSURANCE (INCLUDING FIRE RISK).

Ætna Insurance Company. (*See Fire Statement.*)
Alliance Assurance Company (Limited). (*See Fire Statement.*)
The Alliance Insurance Company of Philadelphia, Pa. (*See Fire Statement.*)
American Alliance Insurance Company. (*See Fire Statement.*)
British America Assurance Company. (*See Fire Statement.*)
The British Crown Assurance Corporation, (Limited) (*See Fire Statement.*)
British Traders' Insurance Company (Limited). (*See Fire Statement.*)
The Canada Accident and Fire Assurance Company. (*See Fire Statement.*)
The Canada Security Assurance Company. (*See Fire Statement.*)
The Canadian Fire Insurance Company. (*See Fire Statement.*)
The Canadian Surety Company. (*See Fire Statement.*)
Car and General Assurance Corporation (Limited). (*See Fire Statement.*)

SESSIONAL PAPER No. 3

AUTOMOBILE INSURANCE (INCLUDING FIRE RISK)—*Concluded.*

Columbia Insurance Company. (*See Fire Statement.*)
 The Continental Insurance Company. (*See Fire Statement.*)
 The Dominion Fire Insurance Company. (*See Fire Statement.*)
 The Dominion of Canada Guarantee and Accident Insurance Company. (*See Fire Statement.*)
 The Eagle, Star and British Dominions Insurance Company (Limited). (*See Fire Statement.*)
 The Employers' Liability Assurance Corporation (Limited). (*See Fire Statement.*)
 Equitable Fire and Marine Insurance Company. (*See Fire Statement.*)
 Fireman's Fund Insurance Company. (*See Fire Statement.*)
 The General Accident Assurance Company of Canada. (*See Fire Statement.*)
 General Accident, Fire and Life Assurance Corporation (Limited). (*See Fire Statement.*)
 Glens Falls Insurance Company. (*See Fire Statement.*)
 The Globe and Rutgers Fire Insurance Company. (*See Fire Statement.*)
 The Globe Indemnity Company of Canada. (*See Fire Statement.*)
 Great American Insurance Company. (*See Fire Statement.*)
 The Guardian Insurance Company of Canada. (*See Fire Statement.*)
 Hartford Fire Insurance Company. (*See Fire Statement.*)
 The Home Insurance Company. (*See Fire Statement.*)
 The Imperial Guarantee and Accident Insurance Company of Canada. (*See Fire Statement.*)
 Insurance Company of North America. (*See Fire Statement.*)
 The Law Union and Rock Insurance Company (Limited). (*See Fire Statement.*)
 The London Assurance. (*See Fire Statement.*)
 The London and Lancashire Guarantee and Accident Company of Canada. (*See Fire Statement.*)
 London and Lancashire Fire Insurance Company (Limited). (*See Fire Statement.*)
 The London Guarantee and Accident Company (Limited). (*See Fire Statement.*)
 The Marine Insurance Company (Limited). (*See Fire Statement.*)
 The Motor Union Insurance Company (Limited). (*See Fire Statement.*)
 National-Ben Franklin Fire Ins. Co., of Pittsburgh, Pa. (*See Fire Statement.*)
 National Fire Insurance Company of Hartford. (*See Fire Statement.*)
 The Newark Fire Insurance Company. (*See Fire Statement.*)
 New Jersey Insurance Company. (*See Fire Statement.*)
 Niagara Fire Insurance Company. (*See Fire Statement.*)
 The North American Accident Insurance Company. (*See Fire Statement.*)
 The Northern Assurance Company (Limited). (*See Fire Statement.*)
 Northwestern Mutual Fire Association. (*See Fire Statement.*)
 Northwestern National Insurance Company of Milwaukee. (*See Fire Statement.*)
 The Norwich Union Fire Insurance Society (Limited). (*See Fire Statement.*)
 The Occidental Fire Insurance Company. (*See Fire Statement.*)
 The Ocean Accident and Guarantee Corporation (Limited). (*See Fire Statement.*)
 The Phoenix Insurance Company. (*See Fire Statement.*)
 Providence Washington Insurance Company. (*See Fire Statement.*)
 Queen Insurance Company of America. (*See Fire Statement.*)
 The Royal Exchange Assurance. (*See Fire Statement.*)
 St. Paul Fire and Marine Insurance Company. (*See Fire Statement.*)
 Scottish Metropolitan Assurance Company (Limited). (*See Fire Statement.*)
 The Scottish Union and National Insurance Company. (*See Fire Statement.*)
 Springfield Fire and Marine Insurance Company. (*See Fire Statement.*)
 Union Assurance Society (Limited). (*See Fire Statement.*)
 Union Insurance Society of Canton (Limited). (*See Fire Statement.*)
 The Union Marine Insurance Company (Limited). (*See Fire Statement.*)
 United States Fire Insurance Company. (*See Fire Statement.*)
 The Western Assurance Company. (*See Fire Statement.*)
 The Yorkshire Insurance Company (Limited). (*See Fire Statement.*)

AUTOMOBILE INSURANCE (EXCLUDING FIRE RISK)

Alliance Assurance Company (Limited). (*See Fire Statement.*)
 British America Assurance Company. (*See Fire Statement.*)
 The British Crown Assurance Corporation, Limited. (*See Fire Statement.*)
 British Traders' Insurance Company (Limited). (*See Fire Statement.*)
 The Canada Accident and Fire Assurance Company. (*See Fire Statement.*)
 The Canada Security Assurance Company. (*See Fire Statement.*)
 The Canadian Fire Insurance Company (*See Fire Statement.*)
 The Canadian Surety Company (*See Fire Statement.*)
 Car and General Assurance Corporation (Limited). (*See Fire Statement.*)
 Columbia Insurance Company. (*See Fire Statement.*)
 Continental Casualty Company.

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AUTOMOBILE INSURANCE (EXCLUDING FIRE RISK)—*Concluded.*

The Continental Insurance Company. (*See Fire Statement.*)
 The Dominion Fire Insurance Company. (*See Fire Statement.*)
 The Dominion Gresham Guarantee and Casualty Company.
 The Dominion of Canada Guarantee and Accident Insurance Company. (*See Fire Statement.*)
 The Eagle, Star and British Dominions Insurance Company (Limited). (*See Fire Statement.*)
 The Employers' Liability Assurance Corp. (Limited). (*See Fire Statement.*)
 Equitable Fire and Marine Insurance Company. (*See Fire Statement.*)
 The Fidelity and Casualty Company of New York.
 The General Accident Assurance Company of Canada. (*See Fire Statement.*)
 General Accident Fire and Life Assurance Corporation (Limited). (*See Fire Statement.*)
 The General Animals Insurance Company of Canada.
 Glens Falls Insurance Company. (*See Fire Statement.*)
 The Globe and Rutgers Fire Insurance Company. (*See Fire Statement.*)
 The Globe Indemnity Company of Canada. (*See Fire Statement.*)
 Great American Insurance Company. (*See Fire Statement.*)
 The Guardian Insurance Company of Canada. (*See Fire Statement.*)
 The Imperial Guarantee and Accident Insurance Company of Canada. (*See Fire Statement.*)
 Insurance Company of North America. (*See Fire Statement.*)
 The London and Lancashire Guarantee and Accident Company of Canada. (*See Fire Statement.*)
 The London Guarantee and Accident Company (Limited). (*See Fire Statement.*)
 Maryland Casualty Company.
 The Merchants' and Employers' Guarantee and Accident Company.
 The North American Accident Insurance Company. (*See Fire Statement.*)
 The Norwich Union Fire Insurance Society (Limited). (*See Fire Statement.*)
 The Ocean Accident and Guarantee Corporation (Limited). (*See Fire Statement.*)
 The Phoenix Insurance Company. (*See Fire Statement.*)
 The Preferred Accident Insurance Company of New York.
 Providence Washington Insurance Company. (*See Fire Statement.*)
 Queen Insurance Company of America. (*See Fire Statement.*)
 Railway Passengers Assurance Company.
 The Royal Exchange Assurance. (*See Fire Statement.*)
 Scottish Metropolitan Assurance Company (Limited). (*See Fire Statement.*)
 The Scottish Union and National Insurance Company. (*See Fire Statement.*)
 The Travelers Indemnity Company, Hartford, Conn.
 Union Insurance Society of Canton, Limited. (*See Fire Statement.*)
 The United States Fidelity and Guaranty Company.
 The Yorkshire Insurance Company (Limited). (*See Fire Statement.*)

BURGLARY INSURANCE.

American Surety Company of New York.
 Alliance Assurance Company (Limited). (*See Fire Statement.*)
 The Canada Accident and Fire Assurance Company. (*See Fire Statement.*)
 The Canadian Surety Company. (*See Fire Statement.*)
 The Dominion Gresham Guarantee and Casualty Company.
 The Dominion of Canada Guarantee and Accident Insurance Company. (*See Fire Statement.*)
 The Employers' Liability Assurance Corp. (Limited). (*See Fire Statement.*)
 The Fidelity and Casualty Company of New York.
 The Globe Indemnity Company of Canada. (*See Fire Statement.*)
 The Guardian Insurance Company of Canada. (*See Fire Statement.*)
 The Law, Union and Rock Insurance Company (Limited). (*See Fire Statement.*)
 The London Guarantee and Accident Company (Limited). (*See Fire Statement.*)
 Maryland Casualty Company.
 National Surety Company.
 The North American Accident Insurance Company. (*See Fire Statement.*)
 The Ocean Accident and Guarantee Corporation (Limited). (*See Fire Statement.*)
 Railway Passengers Assurance Company.
 Scottish Metropolitan Assurance Company (Limited). (*See Fire Statement.*)
 The Travelers Indemnity Company, Hartford, Conn.
 The United States Fidelity and Guaranty Company.

EXPLOSION INSURANCE.

The Continental Insurance Company. (*See Fire Statement.*)
 The Employers' Liability Assurance Corporation (Limited). (*See Fire Statement.*)
 Equitable Fire and Marine Insurance Company (*See Fire Statement.*)
 Fidelity-Phoenix Fire Insurance Company of New York. (*See Fire Statement.*)

SESSIONAL PAPER No. 8

EXPLOSION INSURANCE—*Concluded.*

Glens Falls Insurance Company. (*See Fire Statement.*)
 The Globe and Rutgers Fire Insurance Company. (*See Fire Statement.*)
 Great American Insurance Company. (*See Fire Statement.*)
 Hartford Fire Insurance Company. (*See Fire Statement.*)
 The Home Insurance Company. (*See Fire Statement.*)
 Insurance Company of North America. (*See Fire Statement.*)
 The Liverpool-Manitoba Assurance Company. (*See Fire Statement.*)
 National Fire Insurance Company of Hartford. (*See Fire Statement.*)
 Niagara Fire Insurance Company. (*See Fire Statement.*)
 The Ocean Accident and Guarantee Corporation (Limited). (*See Fire Statement.*)
 Providence Washington Insurance Company. (*See Fire Statement.*)
 Scottish Union and National Insurance Company. (*See Fire Statement.*)
 United States Fire Insurance Company. (*See Fire Statement.*)
 The Western Assurance Company. (*See Fire Statement.*)

FORGERY INSURANCE.

The Canadian Surety Company. (*See Fire Statement.*)
 National Surety Company.

GUARANTEE INSURANCE.

Alliance Assurance Company (Limited). (*See Fire Statement.*)
 American Surety Company of New York.
 The Canada Accident and Fire Assurance Company. (*See Fire Statement.*)
 The Canadian Surety Company. (*See Fire Statement.*)
 The Dominion Gresham Guarantee and Casualty Company.
 The Dominion of Canada Guarantee and Accident Insurance Company. (*See Fire Statement.*)
 The Employers' Liability Assurance Corporation (Limited). (*See Fire Statement.*)
 The General Accident Assurance Company of Canada. (*See Fire Statement.*)
 The Globe Indemnity Company of Canada. (*See Fire Statement.*)
 The Guarantee Company of North America.
 The Guardian Insurance Company of Canada. (*See Fire Statement.*)
 The Imperial Guarantee and Accident Insurance Company of Canada. (*See Fire Statement.*)
 International Fidelity Insurance Company.
 The London and Lancashire Guarantee and Accident Company of Canada. (*See Fire Statement.*)
 The London Guarantee and Accident Company (Limited). (*See Fire Statement.*)
 Maryland Casualty Company.
 National Surety Company.
 The Northern Assurance Company (Limited). (*See Fire Statement.*)
 The Ocean Accident and Guarantee Corporation (Limited). (*See Fire Statement.*)
 Railway Passengers Assurance Company.
 The Scottish Metropolitan Assurance Company (Limited). (*See Fire Statement.*)
 The United States Fidelity and Guaranty Company.

HAIL INSURANCE.

The Acadia Fire Insurance Company. (*See Fire Statement.*)
 Alliance Assurance Company (Limited). (*See Fire Statement.*)
 American Central Insurance Company. (*See Fire Statement.*)
 British America Assurance Company. (*See Fire Statement.*)
 British Traders' Insurance Company (Limited). (*See Fire Statement.*)
 Canadian Indemnity Company. (*See Fire Statement.*)
 Car and General Assurance Corporation (Limited). (*See Fire Statement.*)
 The Connecticut Fire Insurance Company. (*See Fire Statement.*)
 The Continental Insurance Company. (*See Fire Statement.*)
 The Dominion Fire Insurance Company. (*See Fire Statement.*)
 The Eagle, Star and British Dominions Insurance Company (Limited). (*See Fire Statement.*)
 The Employers' Liability Assurance Corporation (Limited). (*See Fire Statement.*)
 The Excess Insurance Company, Limited.
 Fidelity-Phoenix Fire Insurance Company of New York. (*See Fire Statement.*)
 The General Accident Assurance Company of Canada. (*See Fire Statement.*)
 General Accident Fire and Life Assurance Corporation (Limited). (*See Fire Statement.*)
 Glens Falls Insurance Company. (*See Fire Statement.*)
 Great American Insurance Company. (*See Fire Statement.*)

10 GEORGE V, A. 1920

HAIL INSURANCE—*Concluded.*

Hartford Fire Insurance Company. (*See Fire Statement.*)
 The Home Insurance Company. (*See Fire Statement.*)
 London Guarantee and Accident Company (Limited). (*See Fire Statement.*)
 Merchants Fire Assurance Corporation of New York. (*See Fire Statement.*)
 Union Insurance Society of Canton (Limited). (*See Fire Statement.*)
 Westchester Fire Insurance Company. (*See Fire Statement.*)

INLAND TRANSPORTATION INSURANCE.

Etna Insurance Company. (*See Fire Statement.*)
 The American and Foreign Marine Insurance Company.
 British America Assurance Company. (*See Fire Statement.*)
 The British and Foreign Marine Insurance Company (Limited)
 Columbia Insurance Company. (*See Fire Statement.*)
 The Dominion Gresham Guarantee and Casualty Company.
 Fireman's Fund Insurance Company. (*See Fire Statement.*)
 Glens Falls Insurance Company. (*See Fire Statement.*)
 The Globe and Rutgers Fire Insurance Company. (*See Fire Statement.*)
 Hartford Fire Insurance Company. (*See Fire Statement.*)
 Insurance Company of North America. (*See Fire Statement.*)
 The Marine Insurance Company (Limited). (*See Fire Statement.*)
 National Fire Insurance Company of Hartford. (*See Fire Statement.*)
 The Ocean Marine Insurance Company (Limited).
 Queen Insurance Company of America. (*See Fire Statement.*)
 St. Paul Fire and Marine Insurance Company. (*See Fire Statement.*)
 Union Assurance Society (Limited). (*See Fire Statement.*)
 Union Insurance Society of Canton (Limited). (*See Fire Statement.*)
 The Union Marine Insurance Company (Limited). (*See Fire Statement.*)
 The Western Assurance Company. (*See Fire Statement.*)

LIVE STOCK INSURANCE.

The General Animals Insurance Company of Canada.
 The Yorkshire Insurance Company (Limited). (*See Fire Statement.*)

PLATE GLASS INSURANCE.

Alliance Assurance Company (Limited). (*See Fire Statement.*)
 The Canada Accident and Fire Assurance Company. (*See Fire Statement.*)
 The Canadian Surety Company. (*See Fire Statement.*)
 The Casualty Company of Canada.
 Dominion Gresham Guarantee and Casualty Company.
 The Dominion of Canada Guarantee and Accident Insurance Company. (*See Fire Statement.*)
 The Employers' Liability Assurance Corporation (Limited). (*See Fire Statement.*)
 The Fidelity and Casualty Company of New York.
 The General Animals Insurance Company of Canada.
 The Guardian Insurance Company of Canada. (*See Fire Statement.*)
 The Imperial Guarantee and Accident Insurance Company of Canada. (*See Fire Statement.*)
 The Law, Union and Roek Insurance Company (Limited). (*See Fire Statement.*)
 Lloyds Plate Glass Insurance Company of New York.
 The London and Lancashire Guarantee and Accident Company of Canada. (*See Fire Statement.*)
 Maryland Casualty Company.
 The Merchants' and Employers' Guarantee and Accident Company.
 The Mount Royal Assurance Company. (*See Fire Statement.*)
 The National Provincial Plate Glass and General Insurance Company (Limited.)
 The New York Plate Glass Insurance Company.
 The North American Accident Insurance Company. (*See Fire Statement.*)
 The Northern Assurance Company (Limited). (*See Fire Statement.*)
 The Norwich Union Fire Insurance Society (Limited). (*See Fire Statement.*)
 The Ocean Accident and Guarantee Corporation (Limited). (*See Fire Statement.*)
 Railway Passengers Assurance Company.
 The Travelers Indemnity Company, Hartford, Conn.
 The United States Fidelity and Guaranty Company.
 The Yorkshire Insurance Company (Limited). (*See Fire Statement.*)

SESSIONAL PAPER No. 8

SICKNESS INSURANCE.

Alliance Assurance Company (Limited). (*See Fire Statement.*)
 Alliance Nationale. (*See Life Statement, Vol. II.*)
 Artisans, La Société des. Canadiens Français. (*See Life Statement, Vol. II.*)
 The Canada Accident and Fire Assurance Company. (*See Fire Statement.*)
 The Canadian Order of the Woodmen of the World. (*See Life Statement, Vol. II.*)
 Car and General Insurance Corporation (Limited). (*See Fire Statement.*)
 Catholic Mutual Benefit Association of Canada, The Grand Council of the. (*See Life Statement, Vol. II.*)
 Continental Casualty Company.
 The Dominion Gresham Guarantee and Casualty Company.
 The Dominion of Canada Guarantee and Accident Insurance Company. (*See Fire Statement.*)
 The Employers' Liability Assurance Corporation (Limited). (*See Fire Statement.*)
 The Fidelity and Casualty Company of New York.
 The General Accident Assurance Company of Canada. (*See Fire Statement.*)
 The Globe Indemnity Company of Canada. (*See Fire Statement.*)
 The Guardian Insurance Company of Canada. (*See Fire Statement.*)
 The Imperial Guarantee and Accident Insurance Company of Canada. (*See Fire Statement.*)
 The Independent Order of Foresters. (*See Life Statement, Vol. II.*)
 The Law, Union and Rock Insurance Company (Limited). (*See Fire Statement.*)
 The London and Lancashire Guarantee and Accident Company of Canada. (*See Fire Statement.*)
 The London Guarantee and Accident Company (Limited). (*See Fire Statement.*)
 Loyal Protective Insurance Company.
 Maryland Assurance Corporation.
 Maryland Casualty Company.
 Merchants Casualty Company.
 The Merchants' and Employers' Guarantee and Accident Company.
 The North American Accident Insurance Company. (*See Fire Statement.*)
 The Northern Assurance Company (Limited). (*See Fire Statement.*)
 The Norwich Union Fire Insurance Society (Limited). (*See Fire Statement.*)
 The Ocean Accident and Guarantee Corporation (Limited). (*See Fire Statement.*)
 The Preferred Accident Insurance Company of New York.
 The Protective Association of Canada.
 Railway Passengers Assurance Company.
 The Ridgely Protective Association.
 The Royal Exchange Assurance. (*See Fire Statement.*)
 The Royal Guardians. (*See Life Statement, Vol. II.*)
 Scottish Metropolitan Assurance Company (Limited). (*See Fire Statement.*)
 The Subsidiary High Court of the Ancient Order of Foresters in the Dominion of Canada. (*See Life Statement, Vol. II.*)
 The Travelers Indemnity Company, Hartford, Conn.
 The United States Fidelity and Guaranty Company.
 The Western Casualty Company.
 The Yorkshire Insurance Company (Limited). (*See Fire Statement.*)

SPRINKLER LEAKAGE INSURANCE.

Aetna Insurance Company. (*See Fire Statement.*)
 American Lloyds, Underwriters at. (*See Fire Statement.*)
 The British and Foreign Marine Insurance Company (Limited).
 The Eagle, Star and British Dominions Insurance Company (Limited). (*See Fire Statement.*)
 Great American Insurance Company. (*See Fire Statement.*)
 Hartford Fire Insurance Company. (*See Fire Statement.*)
 The Home Insurance Company. (*See Fire Statement.*)
 Maryland Casualty Company.
 National Fire Insurance Company of Hartford. (*See Fire Statement.*)
 The Scottish Union and National Insurance Company. (*See Fire Statement.*)
 Springfield Fire and Marine Insurance Company. (*See Fire Statement.*)

STEAM BOILER INSURANCE.

The Boiler Inspection and Insurance Company of Canada.
 The Dominion of Canada Guarantee and Accident Insurance Company. (*See Fire Statement.*)
 The Employers' Liability Assurance Corp. (Limited). (*See Fire Statement.*)
 The Fidelity and Casualty Company of New York.
 The General Accident Assurance Company of Canada. (*See Fire Statement.*)
 The Hartford Steam Boiler Inspection and Insurance Company.
 Maryland Casualty Company.
 The Travelers Indemnity Company, Hartford, Conn.
 The United States Fidelity and Guaranty Company.

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TITLE INSURANCE.

Chartered Trust and Executor Company.

TORNADO INSURANCE.

Ætna Insurance Company. (*See Fire Statement.*)
American Central Insurance Company. (*See Fire Statement.*)
The Continental Insurance Company. (*See Fire Statement.*)
Fidelity-Phenix Fire Insurance Company of New York. (*See Fire Statement.*)
The Girard Fire and Marine Insurance Company. (*See Fire Statement.*)
Glens Falls Insurance Company. (*See Fire Statement.*)
Great American Insurance Company. (*See Fire Statement.*)
Hartford Fire Insurance Company. (*See Fire Statement.*)
The Home Insurance Company. (*See Fire Statement.*)
The Insurance Company of the State of Pa. (*See Fire Statement.*)
National Fire Insurance Company of Hartford. (*See Fire Statement.*)
National Union Fire Insurance Company of Pittsburg, Pa. (*See Fire Statement.*)
Niagara Fire Insurance Company. (*See Fire Statement.*)
Northwestern National Insurance Company of Milwaukee, Wis. (*See Fire Statement.*)
St. Paul Fire and Marine Insurance Company. (*See Fire Statement.*)
The Scottish Union and National Insurance Company. (*See Fire Statement.*)
Springfield Fire and Marine Insurance Company. (*See Fire Statement.*)
United States Fire Insurance Company. (*See Fire Statement.*)
The Western Assurance Company. (*See Fire Statement.*)

SESSIONAL PAPER No. 8

THE AMERICAN AND FOREIGN MARINE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, W. L. H. SIMPSON—Secretary, JOHN E. HOFFMAN—Principal Office, Cotton Exchange Building, New York—Chief Agent in Canada, ROBERT J. DALE—Head Office in Canada, Montreal.

(Organized and incorporated, December, 1896. Commenced business in Canada, January 1, 1904.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash..... \$ 300,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bond on deposit with the Receiver General:—

	Par value.	Market value.
Dom. of Canada Victory Loan, 1933, 5½ p.c.....	\$ 26,000 00	\$ 26,000 00

Carried out at market value..... \$ 26,000 00

Other Assets in Canada.

Cash at head office in Canada	2,251 09
Interest accrued.....	238 33

Total assets in Canada..... \$ 28,489 42

LIABILITIES IN CANADA.

Reserve of unearned premiums, \$121 75; carried out at 80 p.c.....	\$ 97 40
Taxes due and accrued.....	1,900 00

Total liabilities in Canada..... \$ 1,997 40

INCOME IN CANADA.

Gross cash received for premiums	\$ 38,308 78
Deduct reinsurances, \$5,730 26; return premiums, \$367	6,097 26

Net cash received for said premiums.....	\$ 32,211 52
Received for interest.....	1,430 00

Total income in Canada..... \$ 33,641 52

EXPENDITURE IN CANADA.

Paid for claims occurring in previous years.....	\$ 3,299 58
Less reinsurance, \$439.99; savings and salvage, \$6,248 34.....	6,688 33

Net payment for said claims..... \$ -3,388 75

Paid for claims occurring during the year	\$ 50,425 41
Deduct reinsurances, \$25,028 17; savings and salvage, \$7.50.....	25,035 67

Net payment for said claims

Total net amount paid for claims.....	\$ 22,000 99
Paid for commission or brokerage.....	6,370 75
Paid for taxes.....	864 11
Paid for travelling expenses of general and special agents	50 00
Miscellaneous expenditure, viz.: Duty, \$15 63; legal expenses, \$2.50	18 13

Total expenditure in Canada..... \$ 29,303 98

10 GEORGE V, A. 1920

THE AMERICAN AND FOREIGN MARINE—*Continued.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.	
	Inland Transportation.	
	Amount.	Premiums.
	\$	\$ cts.
Gross policies in force at Dec. 31, 1918.....	76,558	409 61
Taken in 1919, new and renewed.....	233,954,799	38,308 78
Total.....	234,031,357	38,718 39
Less ceased.....	233,960,757	38,453 39
Gross and net in force at end of 1919.....	70,600	265 00
Less reinsured..	5,670	21 50
Net amount in force at end of 1919.....	64,930	243 50

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

INCOME.

Total amount received for premiums	\$ 555,010 87
Total amount received for interest and dividends ..	104,811 62
Agents' balances previously charged off.....	25 57
Difference in exchange.	1,547 42
Gross increase by adjustment, in book value of bonds.....	1,526 74
Total income..	\$ 662,922 22

DISBURSEMENTS.

Net amount paid for claims..	\$ 281,252 23
Expenses of adjustment and settlement of claims.	8,296 46
Paid stockholders for interest or dividends..	60,000 00
Commission or brokerage.....	126,209 45
Salaries, fees and all other charges of officers, directors, trustee and home office employees.	4,040 00
Rents ..	820 00
State taxes on premiums, Insurance Department licenses and fees.....	13,573 75
Federal taxes ..	222,415 82
Gross decrease, by adjustment, in book value of bonds.....	1,429 83
Inspections and surveys including underwriters' boards and tariff associations ..	1,195 85
All other disbursements.....	7,049 75
Total disbursements	\$ 726,283 14

LEDGER ASSETS.

Book value of bonds and stocks ..	\$ 2,472,561 86
Cash in trust companies and in banks.....	60,341 72
Agents' balances ..	-127,475 75
Total ledger assets.....	\$ 2,405,427 83

NON-LEDGER ASSETS.

Due from other companies for reinsurance on claims paid.....	27,445 14
Interest accrued.....	20,825 75
Gross assets.	\$ 2,453,698 72
Deduct assets not admitted.....	211,016 01
Total admitted assets.....	\$ 2,242,682 71

SESSIONAL PAPER No. 8

THE AMERICAN AND FOREIGN MARINE—*Concluded.*

LIABILITIES.

Net amount of unpaid claims.....	\$ 170,081 00
Total unearned premiums.....	98,568 42
Federal, state, county and other taxes due or accrued (estimated).....	54,600 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	200 00
Total liabilities, except capital.....	\$ 323,449 42
Capital paid up in cash.....	300,000 00
Surplus over all liabilities.....	1,619,233 29
Total liabilities.....	\$ 2,242,682 71

RISKS AND PREMIUMS.

FOR MARINE AND INLAND RISKS.

Amount written or renewed during the year.....	\$ 6,643,281,727 00
Premiums thereon.....	2,503,333 00
Amount terminated during the year.....	6,666,170,228 00
Premiums thereon.....	2,524,430 47
Net amount in force at December 31, 1919.....	51,092,422 00
Premiums thereon.....	139,030 78

10 GEORGE V, A. 1920

AMERICAN SURETY COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, F. W. LAFRENTZ—Secretary, CHARLES W. GOETCHINS—Principal Office, 100 Broadway, New York—Chief Agent in Canada, W. H. HALL—Head Office in Canada, 26 Wellington St., E., Toronto.

(Incorporated, April 14, 1884. Commenced business in Canada, July, 1887).

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash..... \$ 5,000 00 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bond on deposit with Receiver General, viz:—

	Par value.	Market value.
Canadian Northern Railway, Winnipeg Terminals, (guaranteed by Prov. of Man.) 1939, 4 p.e....	\$ 100,000 00	\$ 82,000 00

Carried out at market value..... \$ 82,000 00

Other Assets in Canada.

Cash in Imperial Bank of Canada, Toronto..... 16,345 93

Interest accrued..... 2,000 00

Agents' balances and premiums uncollected, viz:—

Burglary (\$108.50 on business prior to Oct. 1, 1919).....	\$ 1,065 12
Guarantee.....	3,605 41

Total..... 4,670 53

Total assets in Canada..... \$ 105,016 46

LIABILITIES IN CANADA.

Net amount of burglary claims, unadjusted..... \$ 275 00

Net amount of guarantee claims, unadjusted..... 4,076 00

Net amount of guarantee claims, resisted, in suit..... 2,500 00

Total net amount of unsettled claims..... \$ 6,851 00

Reserve of unearned premiums, burglary, \$1,631.69; guarantee, \$30,472.97; total, \$32,104.66; carried out at 80 per cent..... 25,683 73

Taxes..... 228 12

Total liabilities in Canada..... \$ 32,762 85

INCOME IN CANADA.

	Burglary.	Guarantee.
Gross cash received for premiums.....	\$ 2,360 45	\$ 70,392 64

Deduct reinsurances..... \$ 3,484 46

“ return premiums..... 735 04 7,210 76

Total deduction..... \$ 10,695 22

Net cash received for premiums..... \$ 1,625 41 \$ 59,697 42

Total net cash received for premiums..... \$ 61,322 83

Received for interest on investments..... 3,340 00

Total income in Canada..... \$ 64,662 83

SESSIONAL PAPER No. 8

AMERICAN SURETY—Continued.
EXPENDITURE IN CANADA.

	Burglary.	Guarantee.
	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....		40,200 98
Deduct savings and salvage		414 62
Net amount paid for said claims.....		39,786 36
Amount paid for claims occurring during the year.....	81 52	17,071 13
Deduct savings and salvage.....		200 61
Net paid for said claims.....		16,870 52
Total net paid for said claims.....	81 52	56,656 88
Total net amount paid for claims.....		\$ 56,738 40
Commission on profits.....		5,929 12
Taxes.....		720 76
Miscellaneous expenditure, viz.: Printing and stationery, \$75.79; claim expenses, \$748.50 ..		824 29
Total expenditure in Canada.....		\$ 64,212 57

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

	Burglary.			Guarantee.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1918.....	22	140,584	882 59	2,877	4,612,851	26,690 58
Taken during 1919, new.....	116	506,791	3,857 05	4,580	4,228,581	54,241 09
Renewed.....				1,807	4,752,782	20,313 38
Total	138	647,375	4,739 64	9,264	13,594,214	101,245 05
Deduct terminated.....	50	268,168	1,736 49	2,354	8,531,102	37,170 37
Gross in force at Dec. 31, 1919	88	379,207	3,003 15	6,910	5,063,112	64,074 68
Deduct reinsured.....					1,239,900	3,484 46
Net in force, Dec. 31, 1919.....	88	379,207	3,003 15	6,910	3,823,212	60,590 22

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

LEDGER ASSETS.

Book value of real estate.....	\$ 4,500,000 00
Book value of bonds and stock owned.....	6,156,689 69
Cash on hand and in banks or deposited in trust companies.....	1,222,898 44
Gross premiums in course of collection.....	1,352,215 74
Reinsurance recoverable.....	17,227 46
Excess reinsuring.....	120,354 58
Other assets.....	9,978 00
Total ledger assets.....	\$13,379,363 91

NON-LEDGER ASSETS.

Interest accrued.....	36,604 14
Rents due and accrued.....	1,809 71
Gross assets.....	\$13,417,777 76
Deduct assets not admitted.....	634,382 17
Total admitted assets.....	\$12,783,395 59

10 GEORGE V, A. 1920

AMERICAN SURETY—*Concluded.*

LIABILITIES.

Total amount of unpaid claims.....	\$ 1,426,199 06
Total unearned premiums.....	3,967,078 88
Expenses of adjustment of unsettled claims.....	27,500 00
Commission, brokerage, etc., due or to become due to agents or brokers.....	142,593 96
Salaries, expenses, etc., due or accrued.....	105,109 10
Federal, State and other taxes due or accrued (estimated).....	132,876 22
Reinsurance due.....	99,654 05
Premiums paid in advance.....	98,747 09
Special reserve.....	500,000 00
Income tax N.Y. State retained.....	1,553 41
Total liabilities, except paid up capital.....	\$ 6,501,311 77
Capital stock paid up.....	5,000,000 00
Surplus beyond capital and other liabilities.....	1,282,083 82
Total liabilities.....	<u>\$12,783,395 59</u>

INCOME.

Net cash received for premiums.....	\$ 6,007,544 09
Received for interest and dividends.....	379,892 77
Received for rents.....	385,688 38
Gross profit on sale or maturity of bonds.....	116,005 96
All other income.....	80,151 53
Total income.....	<u>\$ 6,969,282 73</u>

DISBURSEMENTS.

Net amount paid for claims.....	\$ 1,038,146 04
Investigation and adjustment of claims.....	169,413 43
Dividends paid stockholders.....	500,000 00
Commissions or brokerage.....	795,925 43
Salaries, traveling and all other expenses of agents, not on commission account.....	1,095,705 12
Salaries, fees and all other compensations of officers, directors, trustees and home office employees.....	706,869 07
Taxes on real estate and water taxes.....	97,050 74
State taxes on premiums, Insurance Department licenses and fees.....	116,519 59
All other licenses, fees and taxes.....	4,624 03
Rents.....	74,703 41
Repairs and expenses (other than taxes) on real estate, including rent of building, until Sept. and then purchased.....	312,338 03
Gross loss on sale or maturity of bonds and stocks.....	383,815 46
Agents' balances charged off.....	12,500 00
Federal taxes.....	136,141 86
All other disbursements.....	229,858 02
Total disbursements.....	<u>\$ 5,673,610 23</u>

EXHIBIT OF PREMIUMS.

	For Fidelity risks.	For Surety risks.	For Burglary and Theft risks.
Premiums on policies written or renewed during the year.....	\$ 3,955,391 96	\$ 4,239,775 21	\$ 564,778 45
Premiums on risks expired and terminated.....	2,983,476 75	3,441,643 57	133,218 98
Premiums on policies in force at end of year.....	<u>2,971,368 35</u>	<u>3,967,834 57</u>	<u>443,140 70</u>

SESSIONAL PAPER No. 8

THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President and Manager, H. N. ROBERTS—Vice-President, OLAF E. GRANBERG—Secretary,
J. P. BYRNE—Principal Office, Toronto.

(Incorporated, April 8, 1875, by 38 Vic., cap. 95; amended in 1882 by Vic., cap. 102, and in 1889 by 52 Vic., cap. 97, and in 1892, by 55-56 Vic., cap. 68. Commenced business in Canada, October 9, 1875.)

CAPITAL.

Amount of joint stock capital authorized	\$ 500,000 00
Amount subscribed and paid in cash.....	100,100 00

(For List of Shareholders, see Appendix.)

ASSETS.

Amount secured by way of loans on real estate by bond or mortgage, first liens.....	\$ 5,000 00
Book value of bonds and debts owned by the Company. (For details, see Schedule B).....	324,915 96
Book value of stocks owned by the Company. (For details, see Schedule C)....	40,661 32
Cash at head office and branches.....	791 43
Cash in banks—	
Bank of Nova Scotia, Toronto	\$ 21,573 64
Bank of Nova Scotia, Montreal	3,365 66
Total cash in banks.....	24,939 30
Total ledger assets.....	\$ 396,308 01
Deduct market value of bonds, debts and stocks under book value.....	13,832 78
	\$ 382,475 23

OTHER ASSETS.

Interest accrued.....	4,418 50
Office furniture and inspectors' appliances	2,500 00
Special engineering services	90 00
Agents' balances and premiums uncollected (\$5,137.67 on business prior to Oct. 1, 1919)...	27,706 97
Total assets	\$ 417,190 70

LIABILITIES.

Reserve of unearned premiums, \$183,214.80; carried out at 80 per cent.....	\$ 146,571 84
Taxes due and accrued.....	565 96
Reinsurance premiums.....	1,153 05
Total liabilities (excluding capital stock)	\$ 148,292 85
Excess of assets over liabilities.....	\$ 268,897 85
Capital stock paid in cash.....	100,100 00
Surplus over all liabilities and capital	\$ 168,797 85

10 GEORGE V, A. 1920

THE BOILER INSPECTION—Continued.

INCOME.

Gross cash received for premiums.....	\$ 146,234 47	
Deduct reinsurance, \$9,428.29; return premiums, \$10,901.74.....	20,330 03	
Net cash received for premiums.....	\$ 125,904 44	
Received for interest on investments and net dividends on stocks.....	17,718 93	
Income from other sources.....	877 19	
Total income.....	\$ 144,500 56	

EXPENDITURE.

Paid for claims occurring during the year.....	\$ 16,572 46	
Less reinsurances.....	4 000 00	
Net amount paid for claims.....	\$ 12,572 46	
Commission or brokerage.....	16,752 45	
Commission on profits.....	4,361 51	
Paid for salaries of officials, \$8,683.23; salaries of agents, \$1,500; directors' fees, \$20; travelling expenses of officials, \$1,415.95; do., of agents, \$257.70; salaries of branch office employees, \$1,458.18; salaries of H.O. staff, \$4,721.56.....	18,056 62	
Miscellaneous expenditure: Advertising, \$823.34; furniture and fixtures, \$234.93; inspections and surveys, \$44,263.18; postage, telegrams, telephones and express, \$967.16; rent, \$3,965.50; claims investigation, \$162; legal fees, \$34.08; printing and stationery, \$1,896.55; miscellaneous expenses, \$859.65; tariff associations, \$100.....	53,306 41	
Total expenditure.....	\$ 105,049 45	

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1918.....	\$ 356,856 90	
Amount of income.....	144,500 56	
Total.....	\$ 501,357 46	
Amount of expenditure.....	105,049 45	
Net ledger assets, December 31, 1919.....	\$ 396,308 01	

RISKS AND PREMIUMS.

<i>Steam Boiler Risks.</i>	No.	Amount.	Premiums.
Gross policies in force at end of 1918	2,290	\$ 28,133,083	\$ 284,393 51
Taken during 1919, new and renewed	946	13,169,333	144,546 00
Total.....	3,236	\$ 41,302,416	\$ 428,939 51
Deduct terminated	923	12,436,083	102,394 94
Gross and net in force at December 31, 1919	2,313	\$ 28,866,333	\$ 326,544 57

SCHEDULE B.

Bonds and debentures owned by the company, viz.:—

<i>On deposit with Receiver General.</i>	Par value.	Book value.	Market value.
Province of Alberta, 1924, 4½ p.c.....	\$ 15,000 00	\$ 14,437 50	\$ 14,250 00
<i>Cities—</i>			
London, 1921, 4 p.c.....	6,000 00	6,000 00	5,760 00
Vancouver, 1942, 3½ p.c.....	7,000 00	6,686 42	5,040 00
Vancouver, 1946, 4 p.c.....	7,000 00	6,686 42	5,390 00
Westmount, 1947, 4½ p.c.....	9,000 00	9,090 00	8,190 00
<i>Towns—</i>			
Maisonneuve, 1946, 4½ p.c.....	10,000 00	9,761 97	8,300 00
Owen Sound, 1923, 4 p.c.....	4,000 00	4,013 58	3,720 00
<i>District—</i>			
Burnaby, 1922, 5 p.c.....	25,000 00	25,500 00	24,000 00
<i>Schools—</i>			
Edmonton, 1920–1938, 5 p.c.....	9,500 00	9,737 65	8,930 00
Saskatoon, 1921–1940, 5 p.c.....	20,000 00	20,503 74	18,400 00
Total on deposit with Receiver General.....	\$ 112,500 00	\$ 112,417 28	\$ 101,980 00

SESSIONAL PAPER No. 8

THE BOILER INSPECTION—*Concluded.*SCHEDULE B—*Concluded.*Bonds and debentures owned by the company, viz.:—*Concluded.*

<i>Held by the Company.</i>	Par value.	Book value.	Market value.
<i>Governments—</i>			
Dominion of Canada War Loan, 1937, 5½ p.c.....	\$ 55,000 00	\$ 54,314 42	\$ 55,000 00
Dominion of Canada Victory Loan, 1934, 5½ p.c.....	25,000 00	25,000 00	25,000 00
Dominion of Canada Victory Loan, 1933, 5½ p.c.....	20,000 00	20,058 00	20,000 00
Province of Alberta, 1924, 4½ p.c.....	15,000 00	14,437 50	14,250 00
Province of Saskatchewan, 1925, 5 p.c.....	10,000 00	9,400 00	9,900 00
<i>Cities—</i>			
Kamloops, 1956, 5 p.c.....	5,000 00	4,769 50	4,200 00
Medicine Hat, 1932-1935, 5 p.c.....	12,000 00	11,041 71	10,800 00
Moosejaw, 1921, 4½ p.c.....	10,000 00	9,764 00	9,500 00
Regina, 1929, 5 p.c.....	10,000 00	9,290 80	9,500 00
Strathcona, 1949, 4½ p.c.....	12,000 00	11,786 40	9,600 00
Toronto, 1953, 4½ p.c.....	15,000 00	13,893 75	13,800 00
<i>Railways—</i>			
Canada Southern Ry., cons. 1st and ref. mtge. (g'teed by Michigan Central R.R.), 1962, 5 p.c.....	19,000 00	20,092 50	18,240 00
Can. N.W. Ry. (g'teed by Alberta), 1943, 4½ p.c.....	10,000 00	8,650 10	8,650 10
Total par, book and market values...	<u>\$ 330,500 00</u>	<u>\$ 324,915 96</u>	<u>\$ 310,420 10</u>

SCHEDULE C.

Stocks owned by the company, viz.:—

628 shares Canada Permanent Mortgage Corp.	\$ 6,280 00	\$ 7,713 70	\$ 10,864 40
75 shares Toronto General Trusts Corp.....	7,500 00	11,987 50	15,750 00
200 shares Consumers Gas Co.....	10,000 00	20,950 12	14,700 00
1 share Dryden Pulp and Paper.....	100 00	10 00	10 00
Total par, book and market values...	<u>\$ 23,880 00</u>	<u>\$ 40,661 32</u>	<u>\$ 41,324 40</u>

10 GEORGE V, A. 1920

THE BRITISH AND FOREIGN MARINE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

Chairman, G. B. HEYWORTH—Secretary, FRANK LLOYD—Principal Office, Liverpool, Eng.—
Chief Agent in Canada, ROBERT J. DALE—Head Office in Canada, Montreal.

(Organized, 1863; incorporated, August 5, 1867. Commenced business in Canada, May 16, 1888.)

CAPITAL.

Amount of joint stock capital authorized and subscribed	£ 1,340,000	\$ 6,521,333 33
Amount paid thereon in cash.....	804,000	3,912,800 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debts on deposit with Receiver General:—

City—	Par value.	Market value.
Montreal, 1926, 4 p.c.....	\$ 112,000 00	\$ 104,160 00
Montreal stock, 1926, 4 p.c.....	3,500 00	3,220 00
Montreal stock, 1927, 4 p.c.....	1,500 00	1,380 00
Total on deposit with Receiver General.....	\$ 117,000 00	\$ 108,760 00

Carried out at market value..... \$ 108,760 00

Other Assets in Canada.

Interest accrued.....	780 00
Total assets in Canada.....	\$ 109,540 00

LIABILITIES IN CANADA.

Reserve of unearned premiums, Sprinkler Leakage, \$21.16; carried out at 80 per cent.....	\$ 176 93
Total liabilities in Canada.....	\$ 176 93

INCOME IN CANADA.

Premiums.	Class of Business.
	Sprinkler Leakage.
	\$ cts.
Gross cash received.....	381 75
Less return premiums.....	69 75
Net cash received for premiums.....	\$ 312 00
Cash received for interest on investments.....	4,680 00
Total income in Canada.....	\$ 4,992 00

SESSIONAL PAPER No. 8

THE BRITISH AND FOREIGN MARINE—*Continued.*

EXPENDITURE IN CANADA.

Claims.	Class of Business.	
	Inland Transportation.	Sprinkler Leakage.
	\$	cts.
Amount paid for claims occurring in previous years.....	205	27
Less savings and salvage.....	468	62
Paid for said claims.....	-263	35
Paid for claims occurring during the year.....		1,461 71
Total net payments for claims for all classes of business.....	\$	1,198 36
Commission and brokerage.....		53 95
Paid for sundries.....		4 51
Total expenditure in Canada.....	\$	1,256 82

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.		
	Sprinkler Leakage.		
	No.	Amount.	Premiums.
		\$	\$ cts.
Gross in force at end of 1918.....	6	29,500	178 75
Taken in 1919, new.....	6	58,500	361 75
Totals.....	12	88,000	540 50
Less ceased.....	3	32,500	172 50
Gross and net in force at end of 1919.....	9	55,500	368 00

10 GEORGE V, A. 1920

THE BRITISH AND FOREIGN MARINE—Continued

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance 31 December, 1918.....	402,230	13	2	Dividend, less income tax, paid 1st March, 1919.....	58,834	7	6
Balance Underwriting Account, 1918.....	680,508	19	3	Interim dividend, less income tax, paid 1st July, 1919.....	58,625	0	0
Interest Account, 1919.....	114,899	11	2				
				Claims, returns, etc., and commissions on profits of 1918, settled in 1919.....	396,157	3	7
				Amount transferred to Underwriting Suspense Account to close 1918.....	155,000	0	0
				Provision for Income Tax on 1918 a/c., of which reserved for Dividend Leaving net balance.....	58,625	0	0
					404,497	12	6
				Balance carried down.....	463,122	12	6
	£	1,197,739	3 7		£	1,197,739	3 7

UNDERWRITING ACCOUNT.

	£	s.	d.		£	s.	d.
To premiums 1919, less returns, reinsurances and foreign taxes.....	1,129,444	16	10	Claims, 1919.....	284,313	11	3
				General Expenses—including directors' and auditors' remuneration.....	120,140	18	3
				Balance carried down.....	724,990	7	4
	£	1,129,444	16 10		£	1,129,444	16 10

10 GEORGE V, A. 1920

THE CASUALTY COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, CHAS. S. BLACKWELL—Managing Director and Secretary, A. W. EASTMURE—Principal Office, Toronto.

(Incorporated May 19, 1911, by an Act of Parliament of Canada 1-2 George V, cap. 63; amended in 1913 by 3-4 George V, cap. 100, amended in 1915 by 5 George V, cap. 62. Dominion license issued Nov. 27, 1915.)

CAPITAL.

Amount of joint stock capital authorized	\$ 500,000 00
Amount subscribed	69,500 00
Amount paid in cash	25,216 74
Amount of premium on capital stock paid in by stockholders....	<u>13,053 26</u>

(For List of Shareholders, see Appendix.)

ASSETS.

Bonds and debentures owned, viz.:

On deposit with Receiver General—

	Par value.	Book value.	Market value.
<i>Government—</i>			
Dom. of Canada War Loan, 1925, 5 p.c.	\$ 1,000 00	\$ 968 55	\$ 960 00
Dom. of Canada War Loan, 1937, 5½ p.c.	1,000 00	1,000 00	1,000 00
<i>Cities—</i>			
Albany, B.C., 1934, 6 p.c.	1,100 00	990 00	1,012 00
Calgary, Alta., 1943, 5 p.c.	973 32	878 03	878 03
Medicine Hat, Alta., 1942, 5 p.c.	3,000 00	2,621 10	2,621 10
New Westminster, B.C., 1939, 5 p.c.	1,000 00	837 40	837 40
<i>Towns—</i>			
Barrie (g'teed by County of Simcoe), 1921-1922, 5 p.c.	2,000 00	1,925 20	1,980 00
Barrie (g'teed by County of Simcoe), 1937-1939, 5 p.c.	3,000 00	2,756 20	2,910 00
North Bay, 1928, 5 p.c.	1,281 07	1,161 99	1,229 83
North Bay, 1929, 5 p.c.	2,289 13	2,066 80	2,197 56
North Bay, 1930, 5 p.c.	1,453 59	1,306 68	1,380 91
<i>Miscellaneous—</i>			
Can. Northern Western Ry. (g'teed by Prov. of Alberta), 1942, 4½ p.c.	3,000 00	2,275 80	2,275 80
Total on deposit with Receiver General.	\$ 21,097 11	\$ 18,787 75	\$ 19,312 63

Held by the Company—

Dominion of Canada, Victory Loan, 1934, 5½ p.c.	3,000 00	3,000 00	3,000 00
Total par, book and market values	\$ 24,097 11	\$ 21,787 75	\$ 22,312 63

Carried out at book value	\$ 21,787 75
Cash at head office	49 25
Cash in Royal Bank of Canada, Toronto	<u>3,468 03</u>
Total ledger assets	\$ 25,305 03

OTHER ASSETS.

Market value of bonds and debentures over book value	524 88
Interest accrued	398 38
Outstanding premiums (\$285.27 on business prior to Oct. 1, 1919).....	1,817 74
Office furniture	<u>350 00</u>
Total assets	\$ 28,396 03

SESSIONAL PAPER No. 8

THE CASUALTY COMPANY OF CANADA—*Concluded.*

LIABILITIES.

Net amount of plate glass claims, unadjusted	\$	3,200 00
Reserve of unearned premiums, \$8,346.13 carried out at 80 per cent.		6,676 90
Commission due general agents		290 61
Reinsurance premiums due		189 96
Commission due on sale of stock		1,000 00
Total liabilities.....	\$	11,357 47
Excess of assets over liabilities.....	\$	17,038 56
Capital stock paid in cash.....		25,216 74

INCOME.

Gross cash received for premiums.....	\$	9,341 00
Deduct return premiums, \$934.05; reinsurances, \$60.....		994 05
Total net cash received for premiums.....	\$	8,346 95
Interest and dividends		1,020 77
Premium on capital stock.....		2,356 68
All other income.....		139 36
Total.....	\$	11,863 76
Received for increased capital		3,703 32
Total income.....	\$	15,567 08

EXPENDITURE.

Paid for claims occurring in previous years	\$	742 13
Paid for claims occurring during the year.....	\$	3,549 83
Less savings and salvage, \$375.40; reinsurances, \$19.50		394 90
Net profits for said claims	\$	3,154 93
Total amount paid for claims.....	\$	3,897 06
Commission or brokerage.....		3,455 17
Paid for taxes		655 87
Salaries and fees: Salaries, head office officials, \$300; travelling expenses, \$170.35		470 35
Miscellaneous expenditure, viz.:—Advertising, \$172.97; underwriters' boards, etc., \$153.80; postage, telegrams, telephones and express, \$187.81; printing and stationery, \$337.93; organization account, \$40; general expenses, \$511.60		1,404 11
Total expenditure.....	\$	9,882 56

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1918 ..	\$	19,620 51
Amount of cash income		15,567 08
Total	\$	35,187 59
Amount of cash expenditure ..		9,882 56
Balance net ledger assets, December, 31, 1919.....	\$	25,305 03

RISKS AND PREMIUMS.

	Premiums.
	\$ cts.
Gross policies in force at December 31, 1918	12,009 81
Taken during 1919, new and renewed.	11,086 04
Total.....	23,095 85
Deduct terminated.....	5,597 14
Gross in force at December 31, 1919.....	17,498 71
Deduct reinsured.....	249 96
Net in force at December 31, 1919	17,248 75

10 GEORGE V, A. 1920

CHARTERED TRUST AND EXECUTOR COMPANY.

(Formerly The Title and Trust Company.)

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, HON. W. A. CHARLTON—1st Vice-President, NOEL MARSHALL—Manager, JOHN J. GIBSON—Principal Office, 46 King Street W., Toronto.

(Incorporated by an Act of Parliament of Canada, 4-5 Edward VII, cap. 162, July 20, 1905. By an Act of the Parliament of Canada, 5 George V, cap. 70, the name was changed to "Chartered Trust and Executor Company." Dominion license issued July 19, 1907.)

CAPITAL.

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed for.....	475,100 00
Amount paid in cash.....	446,862 60

(For List of Shareholders, see Appendix.)

ASSETS.

Book value of real estate <i>(For details, see schedule A.)</i>	\$ 1,155 35
Amount secured by way of loans on real estate by bond or mortgage, first liens.....	256,290 72
Amount of loans secured by bonds, stocks or other marketable collaterals. <i>(For details, see Schedule B.)</i>	26,398 59
Book and market value of bonds and debts. <i>(For details, see Schedule C.)</i>	132,953 95
Book and market value of stocks. <i>(For details, see Schedule D.)</i>	26,528 18
Cash at head office.....	25,925 47
Cash in Royal Bank of Canada, Toronto.....	14,907 68
Interest in Real Estate Syndicate.....	6,633 34
Total ledger assets.....	\$ 510,793 28
Deduct market value of bonds, debts, and stocks under book value.....	190 18
	\$ 510,603 10

OTHER ASSETS.

Interest due, \$1,858.44, and accrued, \$5,055 24	6,913 68
Accounts receivable.....	34,165 79
Office furniture, plans and automobile	6,322 40
Gross assets	\$ 558,004 97
Deduct assets not admitted	39,433 24
Net admitted assets	\$ 518,571 73

LIABILITIES.

Dividends declared but not yet due..	\$ 15,053 51
Salaries, rent, etc..	1,088 59
Amount of money borrowed	4,000 00
Investment Reserve Fund	3,000 00
Accounts payable.....	4,802 31
Guaranteed investments	15,204 77
Taxes due and accrued	5,000 00
Total liabilities.....	\$ 48,149 18
Excess of assets over liabilities	\$ 470,422 55
Capital paid in cash	446,862 60
Surplus of assets over all liabilities and capital. ..	\$ 23,559 95

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CHARTERED TRUST AND EXECUTOR COMPANY—Continued.

INCOME.

Received for interest on investments and dividends on stocks.....	\$ 32,148 09
Profit on sale of securities.....	1,398 10
Trusts and Real Estate Com.....	61,566 36
Rentals safety deposit boxes.....	167 25
Guardian Trust Co. surplus.....	17,036 40
Total.....	\$ 112,316 20
Received for calls on capital, \$24,835 61; increased capital, \$189,540.....	214,375 61
Total income.....	<u>\$ 326,691 81</u>

EXPENDITURE.

Paid for taxes and license fees.....	\$ 5,121 09
Dividends paid during the year at 6 per cent.....	21,322 85
Salaries, fees and travelling expenses:—Salaries:—Head office, \$45,981.18; fees:—Directors, \$928.90; auditors, \$1,325.....	48,235 08
Miscellaneous expenditure, viz:—Advertising, \$1,307.96; furniture and fixtures, \$1,932; legal expenses, \$56.67; postage, telegrams, telephones and express, \$1,080.16; printing and stationery, \$1,768.28; rents, \$4,558.34; assessment appeal, \$259.70; amalgamation expense, \$3,397.60; general expense, \$3,007.76.....	17,368 47
Total expenditure.....	<u>\$ 92,047 49</u>

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1918.....	\$ 252,141 88
Amount of cash income as above.....	326,691 81
Total.....	\$ 578,833 69
Amount of expenditure as above.....	92,047 49
Balance, net ledger assets at December 31, 1919 (\$510,793.28 les \$24,007.08 ledger liabilities)\$	<u>486,786 20</u>

SCHEDULE A.

Real estate owned by the company, viz:—

	Book and Market value.
Oshawa, Ont., lots 28-29, plan 159.....	\$ 278 31
Toronto, north half lot 16 Highland Road, plan 409 E.....	877 04
Totals.....	<u>\$ 1,155 35</u>

SCHEDULE B.

Loans on Collaterals, viz:—	Par value.	Market value.	Amount loaned thereon.
18 shares Provident Land Co., stock.....	\$ 1,800 00	\$ 4,950 00	\$ 1,950 00
20 shares Berwick Land Co., Ltd.....	2,000 00	1,400 00	
Assignment of Berwick Land Co., Ltd., agreements of sale of real estate.....	3,430 00	3,430 00	3,268 98
Assignment of $\frac{1}{2}$ share in an estate.....	43,107 90	43,107 90	1,224 19
Dom. of Canada Victory Loan, 1933 5 $\frac{1}{2}$ p.c.....	1,000 00	1,000 00	800 00
250 shares Canada Steamship Lines Pref. stock.....	25,000 00	21,250 00	15,000 00
16 shares Can. Bread Co. Ltd. Pref.....	1,600 00	1,376 00	1,019 20
Assignment of interest in estate.....	3,000 00	3,000 00	2,632 61
$\frac{1}{2}$ interest in 42 Roncesvalles Ave., Toronto.....	503 61	503 61	503 61
Totals.....	<u>\$ 81,441 51</u>	<u>\$ 80,017 51</u>	<u>\$ 26,398 59</u>

10 GEORGE V, A. 1920

CHARTERED TRUST AND EXECUTOR COMPANY—*Concluded.*

SCHEDULE C.

Bonds and debentures owned, viz.:—

<i>On deposit with Receiver General.</i>	Par value.	Book value.	Market value.
<i>Cities—</i>			
Fernie, B.C., 1939, 5 p.c.	\$ 10,000 00	\$ 8,400 00	\$ 8,400 00
Moose Jaw, Sask., 1949, 4½ p.c.	6,000 00	4,920 00	4,920 00
<i>Towns—</i>			
Melville, Sask., 1952, 5 p.c.	1,000 00	820 00	820 00
Montreal, East, 1953, 5 p.c.	4,000 00	3,560 00	3,560 00
North Battleford, 1942, 5½ p.c.	1,000 00	870 00	870 00
Yorkton, Sask., 1941 to 1942, 5 p.c.	2,177 24	1,850 64	1,850 64
<i>Village—</i>			
West Kildonan, 1944, 5½ p.c.	1,000 00	950 00	950 00
<i>District or Municipality—</i>			
Penticton, B.C., 1941, 5 p.c.	2,000 00	1,700 00	1,700 00
Point Grey, 1959, 5 p.c.	6,000 00	5,100 00	5,100 00
Summerland, B.C., 1940, 5 p.c.	4,000 00	3,440 00	3,440 00
<i>School—</i>			
Swift Current, P., 1944, 6 p.c.	2,000 00	1,980 00	1,980 00
<i>Miscellaneous—</i>			
Toronto Harbour Commissioners, 1953, 4½ p.c.	42,000 00	36,085 00	36,085 00
Total on deposit with Receiver General \$	81,177 24	\$ 69,675 64	\$ 69,675 64

Held by the Company.

<i>Government—</i>			
Dom. of Canada Victory Loan, 1922, 5½ p.c.	2,070 00	1,970 00	1,970 00
Dom. of Canada Victory Loan, 1934, 5½ p.c.	22,000 00	22,000 00	22,000 00
<i>Cities—</i>			
Fort William, Ont., 1927, 5 p.c.	6,000 00	5,760 00	5,760 00
Port Arthur, Ont., 1927, 5 p.c.	1,500 00	1,425 00	1,425 00
<i>Village—</i>			
Drumheller, 1929, 5 p.c.	500 00	455 00	455 00
<i>School—</i>			
St. Paul R.C. (Saskatoon), 1922 to 1928, 5½ p.c.	1,415 88	1,347 54	1,347 54
<i>Railways—</i>			
Can. N. Ry. Co. Alta. (g'teed stock), 1942, 4½ p.c.	3,002 73	2,522 29	2,522 29
Can. N. Ry. (g'teed by Manitoba), 1930, 4 p.c.	486 66	400 47	400 47
<i>Miscellaneous—</i>			
Canada Bread Co., Ltd., 1941, 6 p.c.	1,500 00	1,383 75	1,383 75
Canadian Woollens, Ltd., (red pref. stock) 1941, 7 p.c.	10,000 00	9,750 00	9,750 00
Howard Smith Paper Mills, Ltd., 1934, 6 p.c.	5,000 00	4,886 16	4,886 16
Riordan Pulp and Paper Co., Ltd., 1929, 6 p.c.	2,000 00	1,940 00	1,940 00
Transatlantic Steamship Co., Ltd., 1923, 6 p.c.	30,000 00	29,438 10	29,438 10
Total held by Company.	\$ 166,632 51	\$ 152,953 95	\$ 152,953 95

SCHEDULE D.

Stocks owned, viz.:—	Par value.	Book value.	Market value.
54 shares Provident Land Co.	\$ 5,400 00	\$ 14,850 00	\$ 14,850 00
35 shares Brazilian Traction (L.H. and P.Co)	3,500 00	1,855 00	1,785 00
8 shares Imperial Bank	800 00	1,624 00	1,568 00
5 shares Royal Bank	500 00	977 06	1,075 00
22 shares Dominion Bank	2,200 00	4,664 00	4,510 00
30 shares Canada Steamship, Pref.	3,000 00	2,550 00	2,550 00
Total par, book and market values	\$ 15,400 00	\$ 26,528 18	\$ 26,338 00

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CONTINENTAL CASUALTY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, H. A. B. ALEXANDER—Secretary, W. H. BETTS—Principal Office, Chicago, Ill.—
Chief Agent in Canada, A. S. MATTHEW AND CO.—Head Office in Canada, Vancouver, B.C.

(Incorporated, 1914. Dominion license issued, Nov. 6, 1917).

CAPITAL.

Amount of stock authorized, subscribed and paid in cash..... \$ 600,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

	Par value.	Market value.
Bond on deposit with Receiver General, viz:—		
Dominion of Canada bonds, 1929, 5½ p.c.	\$ 25,000 00	\$ 25,000 00
Carried out at market value		\$ 25,000 00

Other Assets in Canada.

Cash in the Imperial Bank of Canada, Vancouver, B. C.		153 56
Interest accrued		572 60
Agents' balances and premiums uncollected, viz:—		
Accident.....	\$ 2,265 83	
Automobile (excluding Fire Risk).....	1,855 92	
Liability.....	172 00	
Sickness.....	1,047 89	
Total (\$5,341 64, less commission, \$1,911 50).....		3,430 14
Total assets in Canada.....		\$ 29,156 30

LIABILITIES IN CANADA.

Net amount of claims, unadjusted, viz:—		
Accident.....	\$ 4,788 98	
Automobile (excluding Fire Risk).....	350 00	
Sickness.....	1,551 78	
Total net amount of unsettled claims.....		\$ 6,690 76
Reserve of unearned premiums—		
Accident.....	\$ 5,062 84	
Automobile (excluding Fire Risk).....	4,675 99	
Liability.....	216 89	
Sickness.....	2,203 01	
Total reserve, \$12,158 73; carried out at 80 per cent		9,726 98
Taxes due and accrued.....		1,000 00
Total liabilities in Canada		\$ 17,417 74

10 GEORGE V, A. 1920

THE CONTINENTAL CASUALTY—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.			
	Accident.	Automobile (excluding Fire Risk.)	Sickness.	Liability.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	39,063 26	10,874 79	19,871 67	521 74
Less return premiums.....	1,088 39	1,521 97	436 99	
Net cash received.....	37,974 87	9,352 82	19,434 68	521 74
Net cash received for premiums for all classes of business.....				\$ 67,284 11
Received for interest and dividends on bonds, stocks, etc.....				1,312 50
Total income in Canada				\$ 68,596 61

EXPENDITURE IN CANADA.

	Class of Business.		
	Accident.	Automobile (excluding Fire Risk).	Sickness.
	\$ cts.	\$ cts.	\$ cts.
Paid for claims occurring in previous years.	2,865 33	493 00	5,187 26
Paid for claims occurring during the year.....	13,686 15	844 25	10,495 03
Total net paid for said claims.....	16,551 48	1,337 25	15,682 29
<hr/>			
Total net payments for claims for all classes of business.	\$ 33,571 02		
Commission and brokerage.....	23,900 01		
Taxes	742 15		
Miscellaneous expenditure, viz.:—Annual statement expenses, \$600; duty and express, \$401.48; exchange and bonuses, \$389 31; printing and stationery, \$91.74	1,482 53		
Total expenditure in Canada	\$ 59,695 71		

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THE CONTINENTAL CASUALTY—Continued.

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.			
	Accident.	Auto- mobile (exclud- ing Fire Risk.)	Sickness.	Liability.
	Premiums.	Premiums.	Premiums.	Premiums.
	\$	cts.	\$	cts.
Gross in force at end of 1918.....	2,369	73	4,602	14
Taken in 1919—New and Renewed.....	40,280	66	11,560	24
Totals.....	42,650	39	16,162	38
Less ceased (including renewed).....	32,524	71	6,810	40
Gross and net in force at end of 1919.....	10,125	68	9,351	98
			4,406	02
			433	78

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

LEDGER ASSETS.

Book value of real estate.....	\$ 75,000 00
Mortgage loans on real estate, first liens.....	1,220,275 00
Book value of stocks and bonds held by the company.....	1,823,436 56
Cash on hand, in trust companies and in banks.....	243,985 07
Premiums in course of collection.....	1,616,220 96
Bills receivable.....	12,107 48
Other ledger assets.....	321,726 59
Total ledger assets.....	\$ 5,312,751 66

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value.....	18,569 44
Interest accrued.....	49,955 81
Gross assets.....	\$ 5,381,276 91
Deduct assets not admitted.....	227,123 41
Total admitted assets.....	\$ 5,154,153 50

LIABILITIES.

Net amount of unpaid claims.....	\$ 1,351,391 05
Estimated expenses of investigation and adjustment of unpaid claims.....	3,000 00
Unearned premiums.....	2,141,351 25
Commissions, brokerage and other charges due or to become due to agents or brokers.....	381,000 32
Federal, state and other taxes due or accrued (estimated).....	145,016 85
Salaries, rents, etc., due and accrued.....	8,894 32
Voluntary reserve.....	104,062 32
Other liabilities.....	16,437 39
Total liabilities, except capital stock.....	\$ 4,154,153 50
Capital stock paid up.....	600,000 00
Surplus over capital and liabilities.....	400,000 00
Total liabilities.....	\$ 5,154,153 50

10 GEORGE V, A. 1920

THE CONTINENTAL CASUALTY—*Concluded.*

INCOME.

Net cash received for premiums.....	\$ 6,900,842 50
Policy fees required or represented by applications.....	41,671 50
Interest and dividends.....	111,121 36
Rents.....	2,333 32
Agents' balances previously charged off.....	98 28
Gross profit on sale or maturity of bonds.....	1,228 32
Gross increase, by adjustment, in book value of bonds.....	441 51
All other income.....	187,212 54
Total income.....	<u>\$ 7,244,949 33</u>

DISBURSEMENTS.

Net amount paid for claims.....	\$ 2,564,167 86
Investigation and adjustment of claims.....	263,122 25
Policy fees retained by agents.....	41,671 50
Dividends to stockholders.....	72,000 00
Paid for commission or brokerage to agents, less amount received from reinsurance and return premiums.....	1,772,802 70
Salaries, fees and all other compensation of officers, directors, trustees and home office employees.....	418,547 60
Salaries, travelling and all other expenses of agents not paid by commissions.....	236,974 35
State taxes on premiums, Insurance Department licenses and fees.....	132,571 69
Rents.....	35,277 47
Taxes on real estate.....	1,092 21
Federal taxes.....	58,686 39
All other licenses, fees and taxes.....	15,987 69
Agents' balances charged off.....	29 24
Gross decrease, by adjustment in book value of bonds.....	104 43
Borrowed money repaid.....	170,000 00
Gross loss on sale or maturity of bonds and stocks.....	20,255 95
All other disbursements.....	225,175 85
Total disbursements.....	<u>\$ 6,028,467 18</u>

EXHIBIT OF PREMIUMS.

	Accident.	Auto.	Sickness.
Premiums on risks written or renewed during the year.....	\$ 4,171,794 72	\$ 352,562 63	\$ 1,540,387 74
Premiums on risks terminated during the year.....	4,050,258 75	261,317 31	1,268,862 42
Premiums on net amount in force at December 31, 1918.....	<u>2,041,730 77</u>	<u>219,405 17</u>	<u>792,360 99</u>

SESSIONAL PAPER No. 8

THE DOMINION GRESHAM GUARANTEE AND CASUALTY COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, F. W. EVANS—Vice-President, WM. HANSON—General Manager and Secretary, ROBT. WELCH—Head Office, Montreal.

(Incorporated April 26, 1893, by 56 Vic., cap. 78; amended in 1894 by 57-58 Vic., cap. 121, and in 1901 by 1 Edward VII, cap. 95, and in 1903, by 3 Edward VII, cap. 113, and in 1908 by 7-8 Edward VII, cap. 102, and in 1912, by 2 Geo. V, cap. 87; and by 2 Geo. V, cap. 88 the foregoing Acts (except cap. 87, 1912), were repealed and the provisions of said cap. 88 substituted therefor. On September 29, 1918, the power of the Company was expended to include Plate Glass insurance under the provisions of section 77 of the Insurance Act, 1917. Commenced business in Canada, June 6, 1893.)

CAPITAL.

Amount of capital stock authorized, subscribed and paid in cash	\$ 200,000 00
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(For List of Shareholders, see Appendix.)

ASSETS.

Amount secured by agreement of sale of Electrical Department's real estate, stock, plant and equipment	\$ 164,660 97
Loan to staff on Victory Loan	88 20
Book value of bonds and debentures. (For details, see Schedule B)	180,436 60
Cash at head office	1,451 54
Cash in Molsons Bank, Montreal	4,668 63
Agents' balances	432 02
Total ledger assets	\$ 351,737 96
Deduct market value of bonds and debentures under book value	18,959 49
	\$ 332,778 47

OTHER ASSETS.

Interest due, \$7,471 55; accrued, \$691 62	8,163 17
Furniture and fixtures	3,648 23
Agents' balances and premiums uncollected, viz.:—	
Accident (\$8,517 16 prior to Oct. 1, 1919)	\$ 10,728 16
Automobile (excluding Fire Risk) (\$8,076 27 prior to Oct. 1, 1919)	10,133 12
Guarantee (\$2,048 07 prior to Oct. 1, 1919)	2,169 61
Sickness (\$6,692 26 prior to Oct. 1, 1919)	8,746 76
Burglary (\$10,080 26 prior to Oct. 1, 1919)	12,155 09
Liability (\$2,034 58 prior to Oct. 1, 1919)	2,601 78
Plate Glass (\$595 89 prior to Oct. 1, 1919)	860 63
Total, \$47,395 15 (less \$10,969 88 commission)	36,425 27
Bills receivable held by company	815 38
All other non-ledger assets	1,634 40
Gross assets	\$ 383,464 92
Deduct assets not admitted	1,394 77
Net assets	\$ 382,070 15

10 GEORGE V, A. 1920

THE DOMINION GRESHAM—Continued.

LIABILITIES.

Net amount of accident claims, adjusted and unpaid (\$2,000 accrued prior to 1919)	\$ 9,443 00	
Net amount of sickness claims, adjusted and unpaid	1,927 00	
Net amount of burglary claims, adjusted and unpaid	8,110 00	
Net amount of liability claims, adjusted and unpaid	3,240 00	
Net amount of automobile (excluding Fire Risk) claims, adjusted and unpaid	7,572 00	
Total net amount of unsettled claims	\$ 30,292 00	
Reserve of unearned premiums:—		
Accident	\$ 15,384 01	
Guarantee	3,445 15	
Sickness	15,782 11	
Burglary	27,723 90	
Liability	4,298 63	
Automobile (excluding Fire Risk)	20,317 79	
Plate Glass	1,228 65	
Total reserve of \$88,180 24; carried out at 80 p.c.		70,544 19
Taxes due and accrued		
Reinsurance premiums:—		
Accident	\$ 1,732 26	
Burglary	1,082 86	
Guarantee	86 97	
Sickness	634 00	
Total, \$3,536 09, less \$1,060 83		2,475 26
Amount of money borrowed		12,000 00
Due Home Insurance Company		1,566 92
Taxes due and accrued		2,000 00
Accounts payable		1,619 07
Total liabilities (excluding capital stock)	\$ 120,497 44	
Excess of assets over liabilities	\$ 261,572 71	
Capital stock paid up	200,000 00	
Surplus of assets over liabilities and capital	\$ 61,572 71	

INCOME.

Premiums.	Class of Business.						
	Accident	Automobile (excluding Fire Risk.)	Burglary.	Liability.	Guarantee.	Plate Glass.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received	58,837 93	68,915 64	58,555 68	27,093 79	7,936 86	2,126 10	41,643 96
Less reinsurance	10,222 88	162 92	1,375 86	114 55	288 28		1,547 41
Less return premiums	14,903 28	25,238 19	6,579 52	5,795 89	1,208 42	529 42	8,667 81
Total deduction	25,126 16	25,401 11	7,955 38	5,910 44	1,496 70		10,215 22
Net cash received	33,711 77	43,514 53	50,600 30	21,183 35	6,440 16	1,596 68	31,428 74
Net cash received for premiums for all classes of business	\$ 188,475 53						
Received for rents	90 00						
Cash received for interest on investments	14,822 93						
All other sources	4,847 84						
Total income	\$ 208,236 30						

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THE DOMINION GRESHAM—Continued.

EXPENDITURE.

Claims.	Class of Business.						
	Accident.	Automobile (excluding Fire Risk.)	Burglary.	Liability.	Guarantee.	Plate Glass.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	2,279 36	9,101 89	5,011 67	1,459 09	2,665 35		8,409 29
Less savings and salvage.....					2,591 52		
Less reinsurance.....		230 00			300 00		
Total deduction.....					2,891 52		
Net payment for said claims.....		8,871 89			—226 17	197 95	
Paid for claims occurring during the year.....	11,158 35	12,861 17	27,608 06	6,948 08	2,929 56		14,662 65
Less savings and salvage.....			50 00		513 23		
Less reinsurance.....	713 35						472 09
Net payment for said claims.....	10,445 00		27,558 06		2,416 33		14,190 56
Total net payment for claims.....	12,724 36	21,733 06	32,569 73	8,407 17	2,190 16	197 95	22,599 85

Total net payments for claims for all classes of business.....	\$ 100,422 28
Commission and brokerage	49,880 55
Taxes.....	4,916 96
Salaries, fees and travelling expenses:—Salaries of Head office, \$24,620 63; fees:—Directors, \$1,750 auditors, \$350; travelling expenses of officials, \$3,112 43.	29,833 06
Miscellaneous expenditure: viz:—Advertising, \$1,030 10; furniture and fixtures, \$469 25; legal expenses, \$493 42; printing and stationery, \$4,572 02; rents, \$4,226 25; postage, telegrams, telephones and express, \$9,530 76; net loss on sale of real estate, \$1,296 92.	21,618 72
Total expenditure.....	\$ 206,671 57

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1918.....	\$ 336,606 31
Amount of cash income	208,236 30
Total	\$ 544,842 61
Amount of cash expenditure.....	206,671 57
Balance net ledger assets at December 31, 1919 (\$351,737.96 less \$13,566.92 ledger liability).	\$ 338,171 04

10 GEORGE V, A. 1920

THE DOMINION GRESHAM—*Concluded.*
SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	{Class of Business.							
	Accident.			Automobile (ex- cluding Fire Risk.)		Burglary.		
	No.	Amount.	Premiums.	No.	Premiums.	No.	Amount.	Premiums.
		\$	\$ cts.		\$ cts.		\$	\$ cts.
Gross in force at end of 1918	3,675	8,635,533	34,512 82	472	30,310 81	3,721	4,693,394	44,621 05
Taken in 1919—New	2,379	6,830,700	24,797 63	997	53,932 27	1,725	2,116,670	28,538 66
Renewed	3,564	8,854,300	35,788 52	255	15,362 28	2,749	4,182,790	33,903 23
Totals	9,618	24,320,533	95,098 97	1,724	99,605 36	8,195	10,992,854	107,062 94
Less ceased	4,966	10,421,533	53,099 08	967	58,807 06	4,232	5,469,894	49,841 76
Gross in force at end of 1919	4,652	13,899,000	41,999 89	757	40,798 30	3,963	5,522,960	57,221 18
Less reinsured		4,421,300	11,231 88		162 72		101,600	1,773 38
Net in force at end of 1919	4,652	9,477,700	30,768 01	757	40,635 58	3,963	5,421,360	55,447 80

Risks and Premiums.	Class of Business.								
	Liability.		Guarantee.			Plate Glass.		Sickness.	
	No	Pre- miums.	No	Amount.	Pre- miums.	No.	Pre- miums.	No.	Pre- miums.
		\$ cts.		\$	\$ cts.		\$ cts.		\$ cts.
Gross in force at end of 1918.	182	11,833 03	158	1,328,344	6,118 00			2,135	19,798 10
Taken in 1919—New	146	4,758 69	204	830,332	4,165 96	160	2,986 73	1,264	22,585 71
Renewed	90	24,660 60	168	1,056,929	3,928 86			2,232	20,925 33
Totals.	418	41,252 32	530	3,215,605	14,212 82			5,631	63,309 14
Less ceased	237	32,535 81	350	1,528,305	7,036 27	26	529 42	3,167	30,134 51
Gross in force at end of 1919	181	8,716 51	180	1,687,300	7,176 55	134	2,457 31	2,464	33,174 63
Less reinsured		119 25		26,156	286 25				1,610 41
Net in force at end of 1919	181	8,597 26	180	1,661,144	6,890 30	134	2,457 31	2,464	31,564 22

SCHEDULE B.

Bonds and debentures owned by the company:—

	Par value.	Book value.	Market value.
†Dom. of Canada War Loan, 1937, 5½ p.c	\$ 30,700 00	\$ 30,432 38	\$ 30,700 00
<i>Cities—</i>			
Lachine, 1952, 4½ p.c	25,000 00	25,000 00	21,250 00
*Lethbridge, 1941, 4½ p.c	31,500 00	31,500 00	25,515 00
*Peterborough, 1931, 3½ p.c	15,000 00	14,670 00	12,900 00
*Sydney, 1923, 4 p.c	5,000 00	4,785 00	4,600 00
*Sydney, 1932-1934, 4 p.c	15,000 00	13,988 00	12,650 00
*Sydney, 1938, 4 p.c	5,000 00	4,619 00	4,100 00
*Three Rivers, Que., 1958, 4½ p.c.	6,000 00	6,000 00	5,040 00
*Three Rivers, Que. (St. Maurice Bridge), 1958, 4½ p.c	15,000 00	15,000 00	12,600 00
Three Rivers, 1958, 4½ p.c	9,000 00	9,000 00	7,560 00
County of Haldimand, 1920 to 1929, 4 p.c	13,129 91	12,442 22	12,342 11
<i>School—</i>			
*Montreal, P., 1923, 4 p.c	13,000 00	13,000 00	12,220 00

Total, par book and market value. . . \$ 183,329 91 \$ 180,436 60 \$ 161,477 11

*On deposit with Receiver General.

†\$30,000 on deposit with Receiver General.

SESSIONAL PAPER No. 8

THE EXCESS INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

Chairman, C. E. HEATH—Secretary, F. E. JOHNSTON—Principal Office, London, Eng.—Chief Agents in Canada, MESSRS. ANDERSON and SHEPPARD—Head Office in Canada, Moosejaw, Sask.

(Organized, 1894. Commenced business in Canada, April 17, 1918.)

CAPITAL

Amount of joint stock capital authorized, subscribed and paid in cash, £50,000\$ 243,333 33

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debts on deposit with Receiver General:—

	Par value.	Market value.
<i>Governments—</i>		
Dominion of Canada War Loan, 1925, 5 p.c.	\$ 60,000 00	\$ 59,400 00
British War Stock, 1929-1947, 5 p.c.	97,333 33	97,333 33
Total on deposit with Receiver General.....	\$ 157,333 33	\$ 156,733 33

Carried out at market value\$ 156,733 33

Other Assets in Canada,

Cash in Merchants Bank, Moosejaw..... 3,227 39

Total assets in Canada.....\$ 159,960 72

LIABILITIES IN CANADA.

Taxes due and accrued\$ 1,711 33

Total liabilities in Canada\$ 1,711 33

INCOME IN CANADA.

Gross cash received for premiums...\$ 151,414 96

Deduct reinsurances, \$8,136.26; return premiums, \$11,902.02 .. 20,038 28

Net cash received for premiums\$ 131,376 68

Received for interest on investments 62 50

Total income in Canada\$ 131,439 18

10 GEORGE V, A. 1920

THE EXCESS—*Concluded.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring during the year.....	\$ 78,822 23
Deduct reinsurances.....	3,243 65
Total net amount paid for claims	\$ 75,578 58
Commission or brokerage.....	40,131 94
Taxes	3,340 90
Paid for Fire Depts. assessments, etc.....	78 75
Total expenditure in Canada.....	\$ 119,130 17

RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.		
	Hail.		
	No.	Amount.	Premiums.
		\$	\$ cts.
Taken in 1919, new.....	1,613	2,292,887	151,414 96
Less ceased.....	1,613	2,292,887	151,414 96

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

FEDERAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, PERCY CHUBB—Secretary, SAMUEL W. KING—Principal Office, Jersey City, N.Y.—
Chief Agent in Canada, W. J. WILCOX—Head Office in Canada, Winnipeg, Man.

CAPITAL.

Amount of capital authorized, subscribed and paid in cash \$ 1,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debentures on deposit with Receiver General, viz:—

	Par value.	Market value.
Dom. of Canada Victory Loan, 1933, 5½ p.c.....	\$ 50,000 00	\$ 50,000 00
Carried out at market value.....		\$ 50,000 00

Other Assets in Canada.

Interest accrued.....	458 33
Total assets in Canada.....	\$ 50,458 33

LIABILITIES IN CANADA.

Taxes due and accrued.....	\$ 500 00
Total liabilities in Canada.....	\$ 500 00

INCOME IN CANADA.

Hail Risks.

Gross cash received for premiums.....	\$ 51,887 07
Deduct return premiums, \$3,570 47; reinsurances, \$3,752 44.....	7,322 91
Net cash received for said premiums.....	\$ 44,564 16
Total income in Canada.....	\$ 44,564 16

EXPENDITURE IN CANADA.

Hail Risks.

Net amount paid for claims occurring during the year.....	\$ 40,563 99
Less reinsurances.....	2,415 00
Total net amount paid for claims.....	\$ 38,148 99
Paid for commission or brokerage.....	12,255 13
Taxes.....	1,027 64
Miscellaneous expenditure, viz:—Printing and stationery, \$820 65; underwriters' boards, etc. \$100.....	920 65
Total expenditure in Canada.....	\$ 52,352 41

RISKS AND PREMIUMS IN CANADA.

Accident and Sickness Risks.

	Amount.	Premiums.
Taken during 1919, new.....	\$ 750,241	\$ 51,887 07
Deduct terminated.....	750,241	51,887 07

10 GEORGE V, A. 1920

FEDERAL—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

LEDGER ASSETS.

Mortgage loans on real estate, first liens	\$ 26,000 00
Book value of bonds and stocks owned	4,213,392 56
Cash on hand, in banks and in trust companies	599,692 14
Agents' balances	1,377,772 83
Other ledger assets	639,243 75
Total ledger assets	\$ 6,876,101 28
Interest due and accrued	50,737 02
Gross assets	\$ 6,926,838 30
Deduct assets not admitted	1,230,754 05
Total admitted assets	\$ 5,696,084 25

LIABILITIES.

Total amount of unpaid claims	\$ 1,478,768 63
Dividends declared and unpaid to stockholders	130,000 00
Total unearned premiums	1,866,482 53
Commission, brokerage, and other charges due or to become due	1,767 85
Salaries, rent, etc., due or accrued	5,000 00
Federal, state and other taxes due or accrued (estimated)	158,000 00
Due to reinsurers for losses	65,594 42
Total liabilities	\$ 3,705,613 43
Capital stock paid up in cash	1,000,000 00
Surplus over all liabilities and capital stock	990,470 82
Total liabilities	\$ 5,696,084 25

INCOME.

Total net cash received for premiums	\$ 4,317,563 83
Gross increase by adjustment in book value of bonds	3,761 50
Interest and dividends	227,686 92
Agents' balances previously charged off	1,087 61
From other sources	72,101 55
Total income	\$ 4,622,201 41

DISBURSEMENTS.

Net amount paid for claims	\$ 2,116,519 15
Investigation and adjustment of claims	60,449 48
Agents' Compensation and allowances	1,726,888 62
Field supervisory expenses	2,781 91
Salaries, fees and all other charges of officers, directors, trustees and home office employees	4,020 00
Federal taxes	65,013 47
Rents	145 00
State taxes on premiums, Insurance Department licenses and fees	91,081 44
All other fees and taxes	13,118 51
Paid stockholders for interest or dividends	190,000 00
Agents' balances charged off	19,170 14
Gross loss on sale of bonds and stocks	168,341 36
Gross decrease by adjustment in book value of bonds	3,937 83
All other disbursements	36,501 94
Total disbursements	\$ 4,497,968 85

EXHIBIT OF PREMIUMS.

Hail Risks.

Premiums on policies written or renewed during the year	\$ 4,787 49
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SESSIONAL PAPER No. 8

THE FIDELITY AND CASUALTY COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, R. J. HILLAS—Vice-President and Secretary, T. E. GATY—Principal Office, New York City—Chief Agent in Canada, Geo. A. DECLERCQ—
Head Office in Canada, Montreal.

(Incorporated March 20, 1876. Dominion license issued May 15, 1905.)

CAPITAL.

Amount of capital authorized, subscribed and paid in cash \$ 1,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debts. on deposit with Receiver General, viz.:—

	Par value.	Market value.
<i>Government—</i>		
Dominion of Canada Victory Loan, 1923, 5½ p.c.	\$ 55,000 00	\$ 55,000 60
Dominion of Canada War Loan, 1931, 5 p.c.	131,000 00	129,690 00
Dominion of Canada War Loan, 1937, 5½ p.c.	39,000 00	39,000 00
<i>Cities—</i>		
Sherbrooke, 1943, 5 p.c.	15,000 00	14,700 00
Toronto, 1948, 4 p.c.	19,953 33	16,960 33
<i>School—</i>		
Toronto, R.C., 1930, 4 p.c.	32,000 00	28,160 00
Total on deposit with Receiver General...	<u>\$ 291,953 33</u>	<u>\$ 283,510 33</u>

Carried out at market value... \$ 283,510 33*Other Assets in Canada.*

Cash at chief agency in Canada	176 05
Cash in Bank of Toronto, Montreal...	16,225 21
Interest accrued...	2,951 13
Agents' balances and premiums uncollected, viz.:—	
Accident...	\$ 8,796 14
Automobile (excluding fire risk)...	125 47
Burglary...	6,585 03
Liability...	781 64
Plate Glass...	1,267 14
Sickness...	18,586 14
Steam Boiler...	2,867 45
Total, (\$39,012.01; less \$12,431.22 commission).....	<u>26,580 79</u>
Total assets in Canada.....	<u>\$ 329,443 51</u>

LIABILITIES IN CANADA.

Net amount of accident claims, unadjusted...	\$ 24,353 01
Net amount of automobile (excluding fire risk) claims, unadjusted...	7,777 22
Net amount of automobile (excluding fire risk) claims, resisted, in suit...	110 00
Net amount of burglary claims, unadjusted...	6,213 00
Net amount of burglary claims, resisted, in suit...	156 00
Net amount of liability claims, unadjusted...	850 00
Net amount of plate glass claims, unadjusted...	1,240 96
Net amount of sickness claims, unadjusted...	17,659 64
Net amount of steam boiler claims, unadjusted...	1,603 00
Net amount of steam boiler claims, resisted, in suit (accrued prior to 1919)	11,766 45

Total net amount of unsettled claims... \$ 71,839 28

10 GEORGE V, A. 1920

THE FIDELITY AND CASUALTY—*Continued.*LIABILITIES IN CANADA—*Concluded.*

Present value of claims payable by instalment not yet due.	\$	4,430 00
Reserve of unearned premiums—		
Accident.....	\$	43,036 66
Automobile (excluding Fire Risk)....		15,533 19
Burglary.....		20,255 89
Liability.....		4,312 60
Plate Glass....		7,988 99
Sickness		47,661 76
Steam Boiler..		52,992 08
Total reserve, \$191,783.17; carried out at 80 per cent		153,426 54
Taxes, due and accrued.....		5,906 95
Total liabilities in Canada	\$	235,592 77

INCOME IN CANADA.

Premiums.	Class of Business.						
	Accident	Auto- mobile (excluding Fire Risk)	Burglary.	Liability.	Plate Glass.	Sickness.	Steam Boiler.
	\$ cts	\$ cts	\$ cts	\$ cts	\$ cts	\$ cts.	\$ cts.
Gross cash re- ceived	99,967 37	46,749 43	39,902 16	6,704 71	18,810 59	110,519 62	52,638 55
Less reinsurance..					22 90		
Less return prem- iums ...	14,335 70	17,402 07	8,514 35	1,079 23	5,038 82	14,494 96	15,374 52
Total deduction..	.....	.....		.....	5,061 72		
Net cash received	85,631 67	29,347 36	31,387 81	5,625 48	13,748 87	96,024 66	37,264 03

Net cash received for premiums for all classes of business.	\$	299,029 88
Received for interest		14,548 13
Total income in Canada.....	\$	313,578 01

SESSIONAL PAPER No. 8

THE FIDELITY AND CASUALTY—Continued.

EXPENDITURE IN CANADA.

Claims.	CLASS OF BUSINESS.						
	Accident.	Auto- mobile (exclud- ing Fire Risk).	Burglary.	Liability.	Plate Glass.	Sickness.	Steam Boiler.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Paid for claims occurring in previous years.....	11,185 65	4,586 93	5,451 39	574 17	457 69	26,939 99	8,233 55
Paid for claims occurring during the year.....	9,059 44	4,784 34	15,591 87	30 00	4,877 63	32,177 51	2,360 02
Less savings and salvage.....		37 60			328 51		114 60
Less reinsurances.....					13 78		
Total deduction.....					342 29		
Net paid for said claims.....		4,746 74			4,535 34		2,245 42
Total net paid for said claims.....	20,245 09	9,333 67	21,043 26	604 17	4,993 03	59,117 50	10,478 97

Total net payment for claims for all classes of business.....	\$ 125,815 69
Commission and brokerage.....	95,267 88
Taxes.....	8,610 50
Salaries of Chief Agency staff, \$18,399.29; travelling expenses of agents, \$3,167.77.....	21,567 06
Miscellaneous expenditure, viz.:—Furniture and fixtures, \$385.80; inspections and surveys, \$9,830.88; legal expenses, \$2,960.34; medical examiners' fees, \$95; postage, telegrams, telephones, express, duty and exchange, \$3,078.32; printing and stationery, \$96.55; rents, \$3,225.03; underwriters' boards, associations, etc., \$87.42; proportion of Home Office expenses, including claim expenses properly chargeable to Canadian business \$13,740.80; sundries, \$538.20.....	34,038 34

Total expenditure in Canada..... \$ 285,299 47

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Accident.			Automobile (excluding Fire Risk).		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1918.....	3,862	27,943,800	76,997 38	432	4,128,000	25,819 28
Taken in 1919, new and renewed.....	4,954	35,675,520	100,570 55	721	6,406,400	46,733 33
Totals.....	8,816	63,619,320	177,567 93	1,153	10,534,400	72,552 61
Less ceased.....	4,698	33,150,600	91,494 60	697	6,546,000	41,482 24
Gross and net in force at end of 1919.....	4,118	30,468,720	86,073 33	456	3,988,400	31,070 37

10 GEORGE V, A. 1920

THE FIDELITY AND CASUALTY—*Concluded.*SUMMARY OF RISKS AND PREMIUMS—*Concluded.*

Risks and Premiums.	Class of Business.					
	Burglary.			Liability.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1918.....	1,566	3,372,650	29,595 77	200	2,522,000	9,989 44
Taken in 1919, new and renewed.....	2,266	4,677,425	41,649 59	212	2,717,500	7,389 44
Totals.....	3,832	8,050,075	71,245 36	412	5,239,500	17,378 88
Less ceased.....	1,819	3,959,105	32,817 11	203	2,487,000	7,975 76
Gross and net in force at end of 1919	2,013	4,090,970	38,428 25	209	2,752,500	9,403 12

Risks and Premiums.	Class of Business.				
	Plate Glass.			Sickness.	
	No.	Amount.	Premiums.	No.	Premiums.
		\$	\$ cts.		\$ cts.
Gross in force at end of 1918.....	650	802,036	18,145 70	3,074	79,502 48
Taken in 1919, new and renewed.....	1,049	570,229	15,843 84	3,905	110,055 42
Totals.....	1,699	1,372,265	33,989 54	6,979	189,557 90
Less ceased.....	766	621,130	16,149 62	3,714	94,234 38
Gross in force at end of 1919.....	933	751,135	17,839 92	3,265	95,323 52
Less reinsured.....		916	22 90		
Net in force at end of 1919.....	933	750,219	17,817 02	3,265	95,323 52

Risks and Premiums.	Class of Business.		
	Steam Boiler.		
	No.	Amount.	Premiums.
		\$	\$ cts.
Gross in force at end of 1918.....	494	11,888,820	92,053 43
Taken in 1919, new and renewed.....	359	4,542,500	48,091 23
Totals.....	853	16,431,320	140,144 66
Less ceased.....	249	8,024,000	38,806 55
Gross and net in force at end of 1919.....	604	8,407,320	101,338 11

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

THE GENERAL ANIMALS INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, ROBERT NESS—Vice-President, L. A. LAVALLEE, K.C.—Manager, R. A. LEDUC—
Secretary, BARON JOSEPH D'HALEWYN—Principal Office, Montreal, Canada.

(Incorporated by an Act of the Parliament of Canada, April 27, 1907. Dominion license issued November 5, 1908.)

CAPITAL.

Amount of joint stock capital authorized.....	\$ 500,000 00
Amount subscribed.....	103,800 00
Amount paid in cash.....	62,275 00
Amount of premium on capital stock paid in by stockholders.....	1,338 50

(For List of Shareholders, see Appendix.)

ASSETS.

Bonds and debts. owned:—

On deposit with Receiver General—

	Par value.	Book value.	Market value.
Dom. of Canada War Loan, 1922, 5½ p.c.....	\$ 8,000 00	\$ 8,000 00	\$ 8,000 00
Dom. of Canada Victory Loan, 1933, 5½ p.c....	20,000 00	20,425 00	20,000 00
City of Columbia (Grand Forks, B.C.), 1920, 6 p.c.....	5,000 00	5,175 50	4,900 00
Town of Cartierville, 1942, 5 p.c.....	5,000 00	4,906 00	4,800 00
Parish of St. Romuald d'Etchemin, 1939, 5 p.c.....	5,000 00	5,000 00	4,400 00
Municipality Scolaire de St. Jean de la Croix, 1938, 5 p.c.....	11,000 00	11,000 00	9,900 00
Total on deposit with Receiver General.	\$ 54,000 00	\$ 54,506 50	\$ 52,000 00

Held by the Company:—

Dom. of Canada Victory Loan, 1922, 5½ p.c....	2,000 00	2,000 00	2,000 00
Dom. of Canada Victory Loan, 1934 5½ p.c....	3,000 00	3,000 00	3,000 00
Railway— Quebec Ry., L. H. and P. Co., (1st mtge), 1939, 5 p.c.....	7,000 00	4,307 50	4,970 00
Total par, book and market values.....	\$ 66,000 00	\$ 63,814 00	\$ 61,970 00

Carried out at book value.....	\$ 63,814 00
Cash at head office.....	1,846 22
Cash in Bank of Hochelaga, Montreal.....	3,458 56
Total ledger assets.....	\$ 69,118 78
Deduct market value of bonds and debentures under book value.....	1,844 00
	\$ 67,274 78

OTHER ASSETS.

Interest due.....	806 65
Agents' balances and premiums uncollected, viz.:—	
Automobile (excluding Fire Risk).....	\$ 408 47
Live Stock (\$72 61 on business prior to Oct. 1, 1919).....	9,370 45
Plate Glass.....	2,717 48
Total.....	12,496 40
Office furniture, \$2,300; medical fees, \$28 40.....	2,328 40
Total assets.....	\$ 82,906 23

10 GEORGE V, A. 1920

THE GENERAL ANIMALS—Continued.

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of live stock claims, unadjusted	\$	3,989 20	
Net amount of live stock claims, resisted, not in suit (accrued in previous years).....		175 00	
Net amount of plate glass claims, unadjusted		341 52	
Total net amount of unsettled claims.....	\$		4,505 72
Reserve of unearned Premiums:			
Automobile (excluding Fire Risk).....	\$	690 95	
Live Stock		27,316 00	
Plate Glass		9,049 36	
Total unearned premiums, \$37,056 31; carried out at 80 per cent			29,645 05
Taxes due and accrued.....			355 04
Reinsurance premiums, due (Live Stock)			1,100 95
Sundry expenses, due.....			4,873 25
Total liabilities in Canada	\$		40,480 01

(2) *Liabilities in Other Countries.*

Reserve of unearned premiums, live stock, \$32 75; carried out at 80 per cent	\$	26 20
Total liabilities in other countries.....	\$	26 20
Total liabilities in all countries (except capital stock).....	\$	40,506 21
Surplus of assets over liabilities.....	\$	42,400 02
Capital stock paid in cash.....		62,275 00

INCOME.

Risks and Premiums.	Class of Business.			
	Automobile (excluding Fire Risk.)	Live Stock.		Plate Glass.
	In Canada.	In Canada.	In other Countries.	In Canada.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received	1,106 96	77,578 99	313 50	10,829 81
Less reinsurance.....		5,676 56		
Less return premiums	270 12	6,245 48	22 50	2,416 64
Total deduction.....		11,922 04		
Net cash received.....	836 84	65,656 95	291 00	8,413 17
Net cash received for premiums for the above classes of business.....				\$ 75,197 96
Cash received for interest on investments.....				3,275 65
Profit on sale of debentures.....				250 00
Total income.....				\$ 78,723 61

SESSIONAL PAPER No. 8

THE GENERAL ANIMALS—Continued.

EXPENDITURE.

Claims.	Class of Business.					
	Automobile (excluding Fire Risk.)		Live Stock		Plate Glass	
	In Canada.		In Canada.		In Canada.	
	\$	cts	\$	cts	\$	cts
Amount paid for claims occurring in previous years.				2,182	14	
Paid for claims occurring during the year	74	13	26,879	11	1,013	92
Less savings and salvage.				225	00	
Less reinsurance.				266	67	
Total deduction.				491	67	
Net payment for said claims.				26,387	44	
Total net payment for claims	74	13	28,569	58	1,013	92
Total net payment for claims for all classes of business						\$ 29,657 63
Commission and brokerage.						25,684 24
Taxes.						2,721 77
Salaries, fees and travelling expenses:—Salaries:—Head office, \$300; Fees:—Directors, \$1,050; auditors, \$660; Travelling expenses:—Officials, \$299.80						2,309 80
Miscellaneous expenditure, viz.:—Advertising, \$2,580 39; furniture and fixtures, \$90; adjustment expenses, \$544 54; legal expenses, \$23 63; medical examiners' fees, \$48 90; printing and stationery, \$3,244 73; sundries, \$269 95						6,802 14
Total expenditure.						\$ 67,175 58

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1918	\$ 57,570 75
Amount of income as above.	78,723 61
Total.	\$ 136,294 36
Amount of expenditure as above	67,175 58
Balance, net ledger assets, at December 31, 1919	\$ 69,118 78

10 GEORGE V, A. 1920

THE GENERAL ANIMALS—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Class of Business.								
	Live Stock.								
	In Canada.			In other Countries.			Totals in all countries		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		\$	\$ cts		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1918....	1,756	\$44,003	52,940 50	7	1,000	72 75	1,763	\$45,003	53,013 25
Taken in 1919, new and renewed ...	2,822	1,820,547	82,847 94	31	27,528	404 25	2,853	1,848,075	83,252 19
Totals.....	4,578	2,664,550	135,788 44	38	28,528	477 00	4,616	2,693,078	136,265 44
Less ceased	2,847	1,467,256	75,847 06	32	27,478	411 50	2,879	1,494,734	76,258 56
Gross in force at end of 1919	1,731	1,197,294	59,941 38	6	1,050	65 50	1,737	1,198,344	60,006 88
Less reinsured.....		245,604	5,988 39					245,604	5,988 39
Net in force at end of 1919.....	1,731	951,690	53,952 99	6	1,050	65 50	1,737	952,740	54,018 49

Risks and Premiums.	Class of Business.			
	Automobile (excluding Fire Risk.)		Plate Glass.	
	In Canada.		In Canada.	
	No.	Premiums	No.	Premiums
		\$ cts.		\$ cts.
Taken in 1919, new.....	175	1,657 27	487	14,778 71
Less ceased.....	19	275 37	75	2,508 61
Gross and net in force at end of 1919	156	1,381 90	412	12,270 10

SESSIONAL PAPER No. 8

THE GUARANTEE COMPANY OF NORTH AMERICA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President and Managing Director, HENRY E. RAWLINGS—Vice-President, WM. McMASTER—
Secretary, RICHARD B. SCOTT—Head Office, 285 Beaver Hall Hill, Montreal.

(Incorporated August 2, 1851, by Act of the Legislature of the Provinces of Canada, 14-15 Vic., cap. 36; amended in 1873 by 36 Vic., cap. 22; and in 1880 by 43 Vic., cap. 71; and in 1881 by 44 Vic., cap. 57. In 1913 the above Acts were consolidated and amended by 3-4 Geo. V., cap. 126. Commenced business in Canada, April, 1872. Commenced business in United States, January, 1881.)

CAPITAL.

Amount of capital authorized.....	\$ 1,000,000 00
Amount subscribed	668,600 00
Amount paid in cash	304,600 00

(For List of Shareholders, see Appendix.)

ASSETS.

Book value of real estate held by the company (For details, see Schedule A.).....	\$ 342,650 00
Book value of bonds and debts (For details, see Schedule B.).....	1,210,134 63
Book value of stocks (For details, see Schedule C.).....	786,597 86
Cash on hand at head office and branch offices.....	5,022 96
Cash in banks or trust companies, viz:—	
Dominion Bank, Montreal: current account, \$2,248 54; at interest: Montreal, \$10,000; Toronto, \$6,349 05	\$ 18,597 59
Chase National Bank, New York	45,910 62
Bank of Montreal, Montreal, current account	30,156 82
Bank of Montreal, Chicago	10,025 90
National Bank of Kentucky, Louisville, Ky.	1,760 29
Bank of Buffalo, N.Y.	5,075 37
Standard Bank of Canada, Toronto: at interest	27,720 68
Union Trust Co., Pittsburg, Pa.	27,737 66
Philadelphia Trust Co., Philadelphia	35,209 04
Commercial Trust Co., Philadelphia	5,000 00
Franklin National Bank, Philadelphia	5,000 00
Beacon Trust Co., Boston	10,000 00
Bank of Montreal, Winnipeg, current account.....	1,146 53
Total cash in banks or trust companies	223,340 50
This Company's equity in funds by New York Excise Committee	54,216 07
Employees' Victory Loan account	2,590 00
Total ledger assets	\$ 2,624,552 02
Deduct market value of bonds, debentures and stocks under book value	110,313 74
	\$ 2,514,238 28

OTHER ASSETS.

Interest due, \$200; accrued, \$11,696 12	11,896 12
Agents' balances and premiums uncollected (\$2,353 53 was on business prior to Oct. 1, 1919).	32,207 87
Office furniture and fixtures, including safes at head office and branches.....	8,419 55
Total assets	\$ 2,566,761 82

LIABILITIES.

(1) Liabilities in Canada.

Net amount of guarantee claims, unadjusted.....	\$ 6,450 00
Net amount of guarantee claims, resisted, in suit (accrued prior to 1919)	10,000 00
Total net amount of unsettled claims	\$ 16,450 00
Reserve of unearned premiums, \$62,767 70; carried out at 100 per cent.	62,767 70
Cash dividends to stockholders remaining unpaid, declared, but not yet due.....	10,380 00
Taxes due and accrued (estimated).....	27,600 00
Contingencies and surplus reinsurance reserve.....	125,000 00
All other liabilities in Canada	104,849 50
Total liabilities in Canada	\$ 347,047 20

10 GEORGE V, A. 1920

THE GUARANTEE COMPANY OF NORTH AMERICA—Continued.

LIABILITIES—Concluded.

(2) Liabilities in Other Countries.

Net amount of claims, unadjusted.....	\$ 64,301 00
Net amount of claims, resisted, in suit.....	2,000 00
Net amount of unsettled claims (\$7,030 accrued prior to 1919).....	\$ 66,301 00
Reserve of unearned premiums, \$105,532 96; carried out at 100 per cent.....	105,532 96
Taxes due and accrued (estimated).....	10,500 00
Salaries, rent, etc., due and accrued.....	1,951 50
Total liabilities in other countries.....	\$ 184 285 46
Total liabilities (except capital stock) in all countries.....	\$ 531,332 66
Excess of assets over liabilities.....	\$ 2,035,429 16
Capital stock paid in cash.....	304,600 00
Surplus over liabilities and capital.....	\$ 1,730,829 16

INCOME.

	In Canada.	In other Countries.
Gross cash received for premiums.....	\$ 146,042 26	\$ 281,651 52
Deduct reinsurance.....	\$ 29,290 47	\$ 27,003 09
" return premiums.....	9,302 18	21,634 03
Total deduction.....	\$ 38,592 65	\$ 48,637 12
Net cash received for premiums.....	\$ 107,449 61	\$ 233,014 40
Total net cash received for premiums in all countries.....		\$ 340,464 01
Received for interest and dividends.....		104,451 14
Received for rents.....		3,804 66
Profit on sale of stocks.....		261,303 90
Net income.....		\$ 710,023 71

EXPENDITURE.

	In Canada.	In other Countries.
Net amount paid for claims occurring in previous years.....	\$ 7,699 12	\$ 14,850 04
Less recoveries.....	930 60	803 77
Net payment for said claims.....	\$ 6,768 52	\$ 14,046 27
Amount paid for claims occurring during the year.....	\$ 18,685 25	\$ 50,563 08
Deduct recoveries and reinsurances.....	4,218 97	17,888 46
Net amount paid for said claims.....	\$ 14,466 28	\$ 32,674 62
Total net amount paid for said claims.....	\$ 21,234 80	\$ 46,720 89
Total net amount paid for claims in all countries.....		\$ 67,955 69
Amount of dividends paid during the year.....		71,581 00
Commission or brokerage.....		44,544 74
Paid for salaries of officials and staff, \$61,180 04; salaries of agents, \$21,250 84; directors' fees, \$11,850; auditors' fees, \$800; travelling expenses, officials, \$1,953 98; agents, \$273.18; adjustment of losses, \$6,057 26.....		103,365 30
Taxes.....		17,410 53
Miscellaneous expenditure, viz: Advertising, \$3,467 08; rent, \$9,354 78; postage, telephone, express, telegrams, etc., \$6,377 46; printing and stationery, \$8,016 02; legal expenses, \$2,581 45; office furniture and fixtures, \$440; office expenses, \$2,127 62; benevolence acct., \$5,968 75; trustees' fees, \$232; inspections, \$2,455 25; expenses of examinations of Company, \$275 32.....		41,295 73
Total expenditure.....		\$ 346,152 99

SESSIONAL PAPER No. 8

THE GUARANTEE COMPANY OF NORTH AMERICA—*Continued.*

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1918	\$ 2,260,681 30
Amount of cash income as above	710,023 71
Total	\$ 2,970,705 01
Amount of cash expenditure as above	346,152 99
Balance, net ledger assets, December 31, 1919	\$ 2,624,552 02

RISKS AND PREMIUMS.

Guarantee Risks.	In Canada.		In other Countries.		Totals in all countries	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1918	44,519,299	168,939 39	106,039,799	260,072 94	150,559,098	429,012 33
Taken in 1919—New	24,876,175	68,480 33	41,227,836	128,764 61	66,104,011	197,244 94
Renewed	26,586,353	72,109 48	93,086,027	167,157 45	119,672,380	239,266 93
Totals	95,981,827	309,529 20	240,353,662	555,995 00	336,335,489	865,524 20
Less ceased	52,703,550	165,978 69	135,098,986	283,080 23	187,802,536	449,058 92
Gross in force at end of 1919	43,278,277	143,550 51	105,254,676	272,914 77	148,532,953	416,465 28
Less reinsured	4,789,425	21,952 08	14,480,070	26,834 67	19,269,495	48,786 75
Net in force at end of 1919	38,488,852	121,598 43	90,774,606	246,080 10	129,263,458	367,678 53

SCHEDULE A.

Real Estate owned by Company:—

	Actual cost.	Book value.	Market value.
Head Office and adjoining building Beaver Hall Hill, Montreal	\$ 296,687 00	\$ 340,000 00	\$ 383,450 00
Lots 23 and 24, Bl. 9, Park and McCartney's Sub-div., Chicago	2,500 00	850 00	2,000 00
House and lot, Woodlawn Ave., Buffalo, N.Y.	4,298 00	1,800 00	2,800 00
Totals	\$ 303,485 00	\$ 342,650 00	\$ 388,250 00

SCHEDULE B.

Bonds and debts. owned by the company, viz:—

On deposit with Receiver General.

	Par value.	Book value.	Market value.
<i>City—</i>			
Montreal, 1939, 3½ p.c.	\$ 5,000 00	\$ 4,407 00	\$ 4,000 00
Montreal, 1921, 4 p.c.	25,500 00	25,665 00	24,480 00
Montreal, 1925, 4 p.c.	5,000 00	5,150 00	4,650 00
Montreal corp. stock, 1925, 4 p.c.	10,000 00	10,000 00	9,300 00
<i>Schools—</i>			
Montreal P. S., 1942, 4 p.c.	10,000 00	9,417 00	8,400 00
Winnipeg, S.D. No. 1, 1935, 4 p.c.	10,000 00	9,975 00	8,600 00
Total on deposit with Receiver General. ..	\$ 65,500 00	\$ 64,614 00	\$ 59,430 00

10 GEORGE V., A. 1920

THE GUARANTEE COMPANY OF NORTH AMERICA—*Concluded.*SCHEDULE B—*Concluded.*Bonds and debts, owned by the company, viz.—*Concluded.**Held by the company, viz.:*—*Governments—*

	Par value.	Book value.	Market value.
Dominion of Canada War Loan, 1925, 5 p.c.	\$ 50,000 00	\$ 48,750 00	\$ 49,500 00
Dominion of Canada War Loan, 1931, 5 p.c.	50,000 00	48,750 00	49,500 00
Dominion of Canada Victory Loan, 1933, 5½ p.c.	300,000 00	302,000 00	302,000 00
Dominion of Canada Victory Loan, 1934, 5½ p.c.	100,000 00	100,000 00	100,000 00
Dominion of Canada War Loan, 1937, 5½ p.c.	100,000 00	100,000 00	100,000 00
†Prov. of Manitoba, 1935, 4 p.c.	20,000 00	20,600 00	17,200 00
*United States Liberty Loan, 1928, 4½ p.c.	25,000 00	25,000 00	25,000 00
*United States Liberty Loan, 1938, 4½ p.c.	198,000 00	102,850 00	102,850 00
*United States Liberty Loan, 1942, 4½ p.c.	79,150 00	79,150 00	79,150 00

Cities—

Montreal, 1939, 3½ p.c.	2,000 00	1,762 80	1,600 00
Montreal, 1921, 4 p.c.	1,100 00	1,100 00	1,056 00
Montreal, 1925, 4 p.c.	400 00	400 00	372 00
Montreal, 1927, 4 p.c.	30,300 00	30,703 50	27,876 00
†New York, 1960, 4½ p.c.	142,000 00	142,425 58	141,592 50
†New York, 1962, 4½ p.c.	24,000 00	23,598 75	23,598 75
†New York, 1964, 4½ p.c.	34,000 00	33,436 25	33,436 25
†New York, 1966, 4½ p.c.	10,000 00	9,831 25	9,831 25
§Richmond, Va., 1920, 4 p.c.	500 00	525 00	500 00
§Richmond, Va., 1924, 4 p.c.	14,000 00	14,700 00	14,000 00
§Richmond, Va., 1926, 4 p.c.	1,500 00	1,520 00	1,500 00
Toronto, 1948, 4½ p.c.	10,000 00	9,300 00	9,300 00
Victoria, B.C., 1925, 4 p.c.	12,000 00	11,940 00	10,800 00
Winnipeg, 1920, 4 p.c.	15,000 00	15,000 00	14,400 00

Railways—

Lake Champlain and St. Lawrence Junction Ry. (guaranteed as to interest by C.P.R.) 1940, 4 p.c.	5,000 00	4,500 00	3,950 00
Montreal Tramways, Deb. stock, 1921 or perp., 5 p.c.	25,000 00	16,042 50	19,500 00

Miscellaneous—

Montreal Board of Trade, 2nd Mtge., 1922, 5 p.c.	2,500 00	1,625 00	2,300 00
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Total par, book and market values..	\$1,226,950 00	\$1,210,134 63	\$1,200,252 75
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SCHEDULE C.

Stocks owned by the Company.

	Par value.	Book value.	Market value.
220 " Toronto Ry. Co.	\$ 22,000 00	\$ 29,948 75	\$ 9,900 00
100 " U.S. Guarantee Company	10,000 00	11,000 00	15,000 00
800 " Western Union Telegraph Company	80,000 00	68,463 00	70,400 00
2,161 " Bell Telephone Co. of Canada	216,100 00	249,779 00	244,103 00
700 " Mackay Companies Prefd.	70,000 00	49,968 75	48,300 00
263 " Bank of Montreal	26,800 00	64,111 29	56,280 00
1,100 " Pennsylvania R.R. Co.	55,000 00	70,308 72	45,100 00
139 " Merchants Bank of Canada	13,900 00	21,567 00	25,993 00
250 " Great Northern Ry. Co. Prefd. (80 p.c. pd.)	25,000 00	29,986 55	20,000 00
400 " Molson's Bank	40,000 00	82,577 00	75,200 00
100 " Chicago, Milwaukee and St. Paul R.R. Co.	10,000 00	12,552 00	3,800 00
1,500 " Montreal Telegraph Co.	60,000 00	96,335 80	72,000 00
Total par, book and market values..	\$ 628,800 00	\$ 786,597 86	\$ 686,166 00

†On deposit with Quebec Government. *With Company's custodians, New York. ‡On deposit with New York Insurance Dept. §On deposit with Virginia.

SESSIONAL PAPER No. 8

*THE HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, CHAS. S. BLAKE—Secretary, W.R.C. CORSON—Principal Office, Hartford, Conn.—
Chief Agent in Canada, H. N. ROBERTS—Head Office in Canada, Toronto.

(Incorporated in 1866, amended in 1868, 1874 and 1883. Dominion license issued July 12, 1907.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash..... \$ 2,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bond on deposit with Receiver General—	Par value.	Market value.
Commonwealth of Massachusetts, 1941, 3 p.c.....	\$ 45,000 00	\$ 39,600 00
Carried out at market value.....		\$ 39,600 00
Interest accrued.....		675 00
Agents' balances and premiums uncollected.....		100 00
Total assets in Canada.....		\$ 40,375 00

LIABILITIES IN CANADA.

Nil.

INCOME IN CANADA.

Net cash received for premiums.....	\$ 1,300 00
Cash received for interest on deposit with Receiver General.....	1,350 00
Total income in Canada.....	\$ 2,650 00

EXPENDITURE IN CANADA.

Net amount paid for claims occurring during the year.....	\$ 4,000 00
Total expenditure in Canada.....	\$ 4,000 00

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

LEDGER ASSETS.

Book value of real estate.....	\$ 90,000 00
Mortgage loans on real estate, first liens.....	1,414,250 00
Loans on collaterals.....	12,000 00
Book value of bonds and stocks.....	5,950,903 88
Cash on hand, in trust companies and in banks.....	390,221 07
Gross premiums in course of collection.....	698,875 16
Total ledger assets.....	\$ 8,556,250 11

*This company is licensed to transact in Canada the business of guaranteeing the full and faithful performance of all and every obligation and undertaking assumed by the Boiler Inspection and Insurance Company of Canada under the provisions of its policies.

10 GEORGE V, A. 1920

THE HARTFORD STEAM BOILER—*Concluded.*

NON-LEDGER ASSETS.

Interest accrued	\$ 107,590 44
Gross assets	\$ 8,663,840 55
Deduct assets not admitted	349,624 07
Total admitted assets	<u>\$ 8,314,216 48</u>

LIABILITIES.

Total unpaid claims	\$ 175,539 16
Unearned premiums	3,715,903 48
Commission, brokerage and all other charges due or to become due to agents or brokers	119,434 27
Federal, state and other taxes due or accrued (estimated)	240,000 00
Special contingent reserve	37,986 23
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	4,000 00
Total liabilities, except capital stock	\$ 4,292,863 14
Capital stock paid up	2,000,000 00
Surplus over all liabilities	2,021,353 34
Total liabilities	<u>\$ 8,314,216 48</u>

INCOME.

Total net cash received for premiums	\$ 2,594,024 87
Interest and dividends	337,552 48
Rents	15,391 11
Inspections	78,787 44
All other income	710 00
Total cash income	<u>\$ 3,026,465 90</u>

DISBURSEMENTS.

Net amount paid for claims	\$ 209,380 60
Investigation and adjustment of claims	1,271 03
Commission and brokerage	386,585 20
Interest or dividends to stockholders	200,000 00
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees	98,638 27
Salaries, travelling and other expenses of agents not paid by commission	387,606 26
Inspections, other than medical and claim	716 920 46
Rents	11,000 00
Taxes on real estate, \$3,960; repairs and expenses, \$18,835 78	22,795 78
State taxes on premiums, Insurance Department licenses and fees	62,551 06
Federal taxes	178,064 12
All other licenses, fees and taxes	92,006 13
Gross loss on sale or maturity of bonds	6,732 91
All other disbursements	87,684 98
Total disbursements	<u>\$ 2,461,236 80</u>

EXHIBIT OF PREMIUMS.

	Steam Boiler.	Fly Wheel.
Premiums written or renewed during the year	\$ 2,620,609 95	\$ 485,313 46
Premiums on risks terminated during the year	2,206,113 12	194,773 44
Net premiums in force at December 31, 1919	<u>6,338,596 33</u>	<u>633,449 59</u>

SESSIONAL PAPER No. 8

*INTERNATIONAL FIDELITY INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, A. A. AETSCHULER—Secretary, C. T. JOHNSON—Principal Office, 15 Exchange Place, Jersey City, N.J.—Chief Agent in Canada, NEIL SINCLAIR—Head Office in Canada, Toronto.

(Incorporated December 27, 1904. Dominion license issued June 2, 1905.)

CAPITAL.

Amount of capital authorized, subscribed and paid in cash \$ 300,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bond on deposit with Receiver General—	Par value.	Market value.
United States Consuls, 1930, or later, 2 p.c.	\$ 5,000 00	\$ 5,000 00
Carried out at market value		\$ 5,000 00
Total assets in Canada		\$ 5,000 00

LIABILITIES IN CANADA

Net amount of claims, unadjusted	\$ 836 35
Total net reserve of unearned premiums, \$3,120; carried out at 80 per cent	2,496 00
Taxes due and accrued	100 00
Total liabilities in Canada	\$ 3,432 35

INCOME IN CANADA.

Gross cash received for premiums	\$ 6,935 50
Deduct return premiums	127 25
Total net cash received for premiums	\$ 6,808 25
Total income in Canada	\$ 6,808 25

EXPENDITURE IN CANADA.

Paid for claims occurring in previous years	\$ 1,436 79
“ “ “ during the year	903 19
Total paid for said claims	\$ 2,339 98
Taxes	117 54
Miscellaneous expenses: Postage, telegrams, tel phone and express, \$73 50; legal expenses, \$150	223 50
Total expenditure in Canada	\$ 2,681 02

RISKS AND PREMIUMS IN CANADA.

<i>Guarantee Risks.</i>	No.	Amount.	Premiums
Gross policies in force at end of 1918	1,321	\$ 671,500	\$ 6,478 75
Taken during 1919, new	665	332,500	3,175 00
Renewed	749	386,000	3,670 00
Total	2,735	\$ 1,390,000	\$ 13,323 75
Less ceased	1,448	735,000	7,083 75
Gross and net in force December 31, 1919	1,287	\$ 655,000	\$ 6,240 00

*Business in Canada is restricted to the issue of contracts or bonds to the Singer Sewing Machine Company as against loss arising from the defaults, neglect or breaches of duty by the employees of said Singer Sewing Machine Company.

(For General Business Statement, see Appendix.)

10 GEORGE V, A. 1920

LLOYDS PLATE GLASS INSURANCE COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, W. T. WOODS—Secretary, C. E. W. CHAMBERS—Principal Office, 61 and 63 William Street, New York—Chief Agents in Canada, Reed, Shaw and McNaught—Principal Office in Canada, Toronto.

(Incorporated August, 1882. Commenced business in Canada, July 12, 1886.)

CAPITAL.

Amount of capital authorized, subscribed and paid in cash. \$ 250,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debts, on deposit with Receiver General, viz.:—

Governments—

	Par value.	Market value.
Dom. of Canada War Loan, 1927, 5½ p.c.	\$ 1,500 00	\$ 1,500 00
Province of Manitoba, 1930, 4 p.c.	40,000 00	35,200 00
<i>Cities—</i>		
Calgary, 1933, 4½ p.c.	5,000 00	4,350 00
London, 1940, 4 p.c.	10,000 00	8,600 00
Montreal (St. Louis), 1937, 4 p.c.	15,000 00	12,900 00
Regina, 1928, 5 p.c.	6,000 00	5,700 00
Westmount, 1945, 4 p.c.	10,000 00	8,400 00
Westmount, 1947, 4½ p.c.	2,000 00	1,820 00
<i>Town—</i>		
Maisonneuve, 1950, 4½ p.c.	10,900 00	8,938 00

Total on deposit with Receiver General. \$ 100,400 00 \$ 87,408 00

Carried out at market value \$ 87,408 00

Other Assets in Canada.

Interest accrued. 1,057 78
 Agents' balances and premiums uncollected. 2,641 81
 Total assets in Canada. \$ 91,107 59

LIABILITIES IN CANADA.

Net amount of claims, unadjusted. \$ 6,500 00
 Reserve of unearned premiums, \$48,895.88; carried out at 80 per cent. 39,116 70
 Taxes due and accrued. 1,000 00
 Total liabilities in Canada. \$ 46,616 70

INCOME IN CANADA.

Gross cash received for premiums. \$ 55,931 13
 Deduct return premiums. 7,079 44
 Net cash received for premiums \$ 48,851 69
 Received for interest on investments 4,188 00
 Total income in Canada \$ 53,039 69

SESSIONAL PAPER No. 8

LLOYDS PLATE GLASS—Continued.

EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years.....	\$ 5,578 65	
Net amount paid for claims occurring during the year.....	27,905 38	
Total net amount paid for claims	\$ 33,484 03	
Commission on profits.....	20,597 33	
Salaries and travelling expenses, viz.:—Salaries of head office officials, \$2,053 92; travelling expenses of officials, \$136 33	2,190 25	
Taxes.....	2,281 30	
Miscellaneous expenditure, viz.:—Advertising, \$196 75; postage, telegrams, telephones, express and duty, \$383 39; printing and stationery, \$512 93; underwriters' expenses, \$105 45	1,198 52	
Total expenditure in Canada.....	\$ 59,751 43	

RISKS AND PREMIUMS IN CANADA.

<i>Plate Glass Risk.</i>	<i>Premiums.</i>
Gross policies in force at end of 1918	\$ 128,476 05
Taken during 1919, new and renewed.....	58,572 94
Total.....	\$ 187,048 99
Deduct terminated.....	69,342 32
Gross in force at December 31, 1919	\$ 117,706 67
Less reinsured.....	416 29
Net in force at December 31, 1919	\$ 117,290 38

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

LEDGER ASSETS.

Book value of real estate.....	\$ 255,763 18
Mortgage loans on real estate, first liens.....	19,500 00
Book value of stocks and bonds held by the company.....	600,240 16
Cash on hand, in trust companies and in banks.....	56,304 21
Premiums in course of collection.....	179,844 86
Total ledger assets.....	\$ 1,111,652 41

NON-LEDGER ASSETS.

Market value of real estate over book value	19,236 82
Interest accrued.....	4,439 56
Rents due.....	541 67
Salvage glass on hand.....	3,219 72
Sundry accounts.....	145 00
Gross assets.....	\$ 1,139,535 18
Deduct assets not admitted.....	82,105 87
Total admitted assets.....	\$ 1,057,429 31

LIABILITIES.

Net amount of unpaid claims	\$ 87,110 58
Unearned premiums.....	471,488 64
Commissions, brokerage and other charges due or to become due to agents or brokers	54,307 31
Federal, state and other taxes due or accrued (estimated).....	25,000 00
Salaries, rents, etc., due and accrued	1,888 21
Return premiums.....	628 75
Total liabilities, except capital stock.....	\$ 640,423 49
Capital stock paid up	250,000 00
Surplus over capital and liabilities	167,005 82
Total liabilities.....	\$ 1,057,429 31

10 GEORGE V, A. 1920

LLOYDS PLATE GLASS—*Concluded.*

INCOME.

Net cash received for premiums.....	\$ 903,367 93
Interest and dividends	26,298 20
Rents.....	25,443 53
Total income.....	<u>\$ 955,109 66</u>

DISBURSEMENTS.

Net amount paid for claims..	\$ 375,042 76
Dividends to stockholders ..	40,000 00
Paid for commission or brokerage to agents, less amount received from reinsurance and return premiums ..	279,067 22
Salaries, fees and all other compensation of officers, directors, trustees and home office employees ..	74,649 38
Salaries, travelling and all other expenses of agents not paid by commission.....	7,372 84
State taxes on premiums, Insurance Department licenses and fees.....	19,356 54
Rents	12,400 00
Taxes on real estate ..	8,120 00
All other licenses, fees and taxes	12,048 78
Federal taxes ..	645 00
Agents' balances charged off ..	26 47
All other disbursements	37,686 01
Total disbursements ..	<u>\$ 866,415 00</u>

EXHIBIT OF PREMIUMS.

Premiums on plate glass risks written or renewed during the year.....	\$ 1,084,366 64
Premiums on risks terminated during the year.....	942,550 04
Premiums on net amount in force at December 31, 1918.....	<u>960,886 46</u>

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LOYAL PROTECTIVE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, S. A. ALLEN—Secretary, F. R. PARKS—Principal Office, Boston, Mass.—Chief Agent in Canada, WILLIAM ATKINS—Head Office in Canada, Toronto.

(Incorporated 1909. Dominion license issued February 13, 1913.)

CAPITAL.

Amount of capital authorized, subscribed and paid in cash. \$ 100,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debentures on deposit with Receiver General, viz:—

<i>Governments—</i>	Par value.	Market value.
Prov. of Alberta, 1924, 4½ p.c.	\$ 10,000 00	\$ 9,500 00
Prov. of Ontario, 1941, 4 p.c.	13,000 00	11,310 00
Massachusetts State, 1941, 3 p.c.	5,000 00	4,400 00
Massachusetts State, 1923, 3½ p.c.	1,000 00	990 00
Massachusetts State, 1924, 3½ p.c.	5,000 00	5,000 00
Massachusetts State, 1929, 3½ p.c.	3,000 00	3,000 00
<i>City—</i>		
Vancouver, 1924, 4½ p.c.	9,000 00	8,460 00
Total on deposit with Receiver General.	<u>\$ 46,000 00</u>	<u>\$ 42,660 00</u>

Carried out at market value \$ 42,660 00

Other Assets in Canada.

Cash at head office	200 00
Cash in Standard Bank, Toronto	31,265 10
Interest accrued	593 75
Office furniture and plans	1,500 00
Total assets in Canada	<u>\$ 76,218 85</u>

LIABILITIES IN CANADA.

Net amount of accident and sickness claims, unadjusted	\$ 17,763 57
Net amount of accident and sickness claims, resisted, in suit	520 00
Total unsettled claims	\$ 18,283 57
Reserve of unearned premiums, \$27,180 17; carried out at 80 per cent.	21,744 14
Due and accrued for salaries, rent, advertising, agency and other expenses	746 88
Taxes due and accrued	1,937 80
Premiums paid in advance	4,846 75
Estimated cost of adjusting claims	134 30
Total liabilities in Canada	<u>\$ 47,693 44</u>

INCOME IN CANADA.

Accident and Sickness Risks.

Gross cash received for premiums	\$ 136,948 62
Deduct return premiums	535 40
Net cash received for said premiums	\$ 136,413 22
Received for interest	2,128 06
Received from policy fees	16,521 25
Exchange	106 45
Total income in Canada	<u>\$ 155,168 98</u>

10 GEORGE V, A. 1920

LOYAL PROTECTIVE—Continued.

EXPENDITURE IN CANADA.

Accident and Sickness Risks.

Net amount paid for claims occurring in previous years.....	\$ 28,451 35	
Net amount paid for claims occurring during the year.....	60,678 28	
Total net amount paid for accident and sickness claims.....	\$	89,129 63
Paid for commission or brokerage.....		23,607 08
Salaries of head office officials, \$2,500; do of agents, \$2,899 45; travelling expenses; officials, \$178 57; agents, \$1,573 82.....		7,151 84
Taxes.....		3,591 74
Miscellaneous expenditure, viz:—Advertising, \$593 33; office supplies, \$329 35; Insurance and bonding companies \$37 45; postage, telegrams, telephones and express, \$2,606 48; printing and stationery, \$2,358 20; rent, \$1,000; insurance journals, etc., \$28; legal expenses, \$25; inspections and surveys, \$909 65; advance to agents, \$413 50; proportion Home Office expenses, \$19,901 79; clerks, \$1,539 55.....		29,742 30
Total expenditure in Canada.....	\$	153,222 59

RISKS AND PREMIUMS IN CANADA.

Accident and Sickness Risks.

	No.	Premiums.
Gross policies in force at end of 1918.....	6,775	\$ 33,676 50
Taken during 1919, new and renewed.....	2,532	136,948 62
Total.....	9,307	\$ 170,625 12
Deduct terminated.....	1,645	129,854 87
Gross and net in force at December 31, 1919.....	7,662	\$ 40,770 25

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

LEDGER ASSETS.

Book value of bonds and stocks owned.....	\$ 483,479 74
Cash on hand, in banks and in trust companies.....	147,399 26
Total ledger assets.....	\$ 630,879 00
Interest due and accrued.....	6,463 59
Gross assets.....	\$ 637,342 59
Deduct assets not admitted.....	25,692 24
Total admitted assets.....	\$ 611,650 35

LIABILITIES.

Total amount of unpaid claims.....	\$ 117,500 00
Expenses of investigation and adjustment of unpaid claims (estimated).....	656 20
Total unearned premiums.....	161,864 00
Commission, brokerage, and other charges due or to become due.....	3,222 41
Salaries, rent, etc., due or accrued.....	500 00
Federal, state and other taxes due or accrued (estimated).....	22,679 95
Total liabilities.....	\$ 306,422 56
Capital stock paid up in cash.....	100,000 00
Surplus over all liabilities and capital stock.....	205,227 79
Total liabilities.....	\$ 611,650 35

INCOME.

Total net cash received for premiums.....	\$ 722,347 71
Policy fees required or represented by applications.....	89,306 00
Interest and dividends.....	22,138 07
Agents' balances previously charged off.....	3,079 13
Gross profit on sale or maturity of bonds.....	1,004 88
Total income.....	\$ 837,875 79

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LOYAL PROTECTIVE—*Concluded.*

DISBURSEMENTS.

Net amount paid for claims.....	\$ 395,454 01
Investigation and adjustment of claims.....	8,036 36
Policy fees retained by agents.....	88,446 86
Commission or brokerage.....	49,041 63
Salaries, fees and all other charges of officers, directors, trustees and home office employees	104,569 28
Salaries, travelling and all other expenses of agents not paid by commissions.....	37,258 90
Medical examiners' fees and salaries.....	298 00
Inspection (other than medical claim).....	149 36
Rents.....	9,115 00
State taxes on premiums, Insurance Department licenses and fees.....	16,038 46
Federal taxes.....	7,283 56
All other fees and taxes.....	2,046 76
Paid stockholders for interest or dividends.....	10,000 00
Agents' balances charged off.....	3,790 92
All other disbursements.....	36,828 59
Total disbursements.....	<u>\$ 768,357 69</u>

EXHIBIT OF PREMIUMS.

Accident and Sickness.

Premiums on policies written or renewed during the year.....	\$ 725,059 72
Premiums on policies expired and terminated.....	696,237 72
Premiums on policies in force at end of year.....	<u>214,296 00</u>

10 GEORGE V, A. 1920

MARYLAND ASSURANCE CORPORATION.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, JOHN T. STONE—Secretary, H. C. MICHAEL—Principal Office, Baltimore, Md.—
Chief Agent in Canada, F. J. LIGHTBOURN—Head Office in Canada, Toronto.

(Incorporated Sept. 1, 1917. Dominion license issued January, 1918.)

CAPITAL.

Amount of capital authorized, subscribed and paid in cash \$ 600,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.
Dominion of Canada bonds, 1931, 5 p.c.....	\$ 25,000 00	\$ 24,750 00
Dominion of Canada War Loan, 1922, 5½ p.c.....	10,000 00	10,000 00
Province of Alberta, 1939, 5½ p.c.....	20,000 00	20,000 00
Province of Saskatchewan, 1932, 5 p.c.....	25,000 00	24,000 00
Province of Ontario, 1926, 4 p.c.....	25,000 00	23,250 00
<i>City—</i>		
Montreal, 1956, 5 p.c.....	25,000 00	25,000 00
Total on deposit with Receiver General.....	<u>\$ 130,000 00</u>	<u>\$ 127,000 00</u>

Carried out at market value..... \$ 127,000 00

Other Assets in Canada.

Cash in banks, viz:—

Bank of Montreal, Toronto.....	\$ 2,565 98
Royal Bank, Montreal.....	1,701 61

Total cash in banks..... 4,267 59

Interest accrued..... 1,316 66

Agents' balances and premiums uncollected, viz.:—

Accident.....	\$ 8,118 76
Sickness.....	9,922 94

Total, \$18,041 70; less commission, \$6,300.03. 11,741 67

Total assets in Canada..... \$ 144,325 92

LIABILITIES IN CANADA.

Unsettled claims, viz.:—

Accident, unadjusted (\$500 accrued prior to 1919).....	\$ 10,392 00
Sickness (\$177.85 accrued prior to 1919).....	14,213 49

Total net amount of unsettled claims..... \$ 24,605 49

Reserve of unearned premiums, viz.:—

Accident.....	\$ 33,619 29
Sickness.....	41,090 24

Total reserve, \$74,709 53; carried out at 80 per cent. 59,767 62

Taxes due and accrued 2,500 00

Total liabilities in Canada \$ 86,873 11

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MARYLAND ASSURANCE—Continued.

INCOME IN CANADA.

Premiums.	Class of Business.	
	Accident.	Sickness.
	\$ cts	\$ cts
Gross cash received	86,328 08	105,512 09
Less return premiums	17,535 74	21,899 25
Net cash received	68,792 34	83,612 84
Total net cash received for all classes of business	\$ 152,405 18	
Received for interest	5,160 91	
Total income in Canada	\$ 157,566 09	

EXPENDITURE IN CANADA.

Claims.	Class of Business.	
	Accident.	Sickness.
	\$ cts	\$ cts
Paid for claims occurring in previous years	15,287 46	31,522 35
Paid for claims occurring during the year	12,930 24	46,180 60
Deduct savings and salvage	62 49	151 73
Net payment for claims	12,867 75	46,028 87
Total net payment for said claims	28,155 21	77,551 22
Total net payments for claims for all classes of business	\$ 105,706 43	
Commission and brokerage	53,233 03	
Taxes	4,325 99	
Miscellaneous expenditure, viz.: Insurance superintendence, \$100.25; postage, telegrams, telephones and express, \$75.91; printing, stationery, and duty, \$218.99	395 15	
Total expenditure in Canada	\$ 163,660 60	

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of business.				
	Accident.			Sickness.	
	No.	Amount.	Premiums.	No.	Premiums.
		\$	\$ cts.		\$ cts.
Gross in force at end of 1918.	2,295	14,546,681	72,710 23	2,487	74,032 36
Taken in 1919, new and renewed.	5,850	18,545,021	84,496 33	5,050	103,273 31
Totals.	8,145	33,091,702	157,206 56	7,537	177,305 67
Less ceased.	3,428	17,652,001	89,967 98	3,610	95,125 18
Gross and net in force at end of 1919	4,717	15,439,701	67,238 58	3,927	82,180 49

10 GEORGE V, A. 1920

MARYLAND ASSURANCE—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

INCOME.

Total net cash received for premiums.....	\$ 1,719,168 10
Exchange and profit on reinsurance.....	5,922 44
Total income.....	<u>\$ 1,725,090 54</u>

DISBURSEMENTS.

Net amount paid for claims.....	\$ 903,110 65
Investigation and adjustment of claims.....	25,397 83
Commissions or brokerage (less amount received on return premiums and reinsurances).....	561,983 96
Salaries, fees and all other compensation of officers, directors, trustees and home office employees.....	71,559 40
Salaries, travelling and all other expenses of agents not paid by commissions.....	16,323 28
Inspections (other than medical and claim).....	3,095 25
Rents.....	5,051 76
State taxes on premiums, Insurance Department licenses and fees.....	38,552 78
Federal taxes.....	913 94
All other licenses, fees and taxes.....	29,131 95
Paid stockholders for dividends.....	10,386 20
All other disbursements.....	40,819 75
Total disbursements.....	<u>\$ 1,706,326 75</u>

LEDGER ASSETS.

Gross premiums in course of collection.....	\$ 280,753 64
Reinsured losses recoverable.....	15,609 18
Agents' balances.....	2,962 30
Due from other sources.....	418 85
Gross assets.....	\$ 299,743 97
Deduct assets not admitted.....	6,272 03
Total admitted assets.....	<u>\$ 293,471 94</u>

LIABILITIES.

Total net amount of unpaid claims.....	\$ 153,062 14
Expense of investigation and adjustment of unpaid claims (estimated).....	1,000 00
Total unearned premiums.....	793,890 13
Commissions, brokerage, etc.....	90,169 27
Federal, state and other taxes due or accrued (estimated).....	35,151 87
Due on account of reinsurance.....	4,324 06
Salaries, rents, etc., due and accrued.....	2,824 57
Total liabilities, excluding capital stock.....	<u>\$ 1,080,422 04</u>
Capital stock paid up in cash.....	600,000 00

EXHIBIT OF PREMIUMS.

	Premiums written or renewed during the year.	Premiums terminated during the year.	Net premiums in force at Dec. 31, 1919.
	\$ cts.	\$ cts.	\$ cts.
Accident.....	1,315,167 29	1,181,279 93	903,316 34
Health.....	1,036,008 66	874,862 08	684,463 93

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MARYLAND CASUALTY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, JOHN T. STONE—Secretary, JOHN A. HARTMAN—Principal Office, Baltimore, Md.,
U.S.A.—Chief Agent in Canada, F. J. LIGHTBOURN—Head Office in Canada, Toronto.

(Incorporated March 1898. Commenced business in Canada May 12, 1903.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash. \$ 2,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule B.*) \$ 322,635 96

Other Assets in Canada.

Cash at head office 200 00

Cash in banks and loan company, viz:—

Central Canada Loan and Savings Co., Toronto	\$ 55,329 91
Royal Bank of Canada, Montreal	5,115 45
Royal Bank of Canada, Toronto	7,522 45

Total cash in banks and loan company 67,967 81

Interest accrued 1,528 68

Special deposit with Province of Manitoba 18,196 89

Agents' balances and premiums uncollected, viz:

Accident	\$ -3 82
Automobile (excluding Fire Risk)	1,722 90
Burglary	15,932 65
Liability	7,459 56
Guarantee	15,016 46
Plate Glass	1,331 04
Sprinkler Leakage	7,260 66
Steam Boiler and Fly Wheel	2,886 97

Total, \$51,606.42; less \$14,425.60 commission 37,180 82

Total assets in Canada \$ 447,710 16

LIABILITIES IN CANADA.

Unsettled claims:

Automobile (excluding Fire Risk), unadjusted (\$273.20 accrued prior to 1919)	\$ 5,035 47
Burglary, unadjusted	3,053 66
Liability, unadjusted (\$17,193.26 accrued prior to 1919)	39,566 72
Guarantee, unadjusted (\$3,747.06 " " ")	18,785 86
Plate Glass, unadjusted (\$117 " " ")	773 80
Sickness, unadjusted (accrued prior to 1919)	388 80
Sprinkler Leakage, unadjusted (\$32 accrued prior to 1919)	17,364 39

Total net amount of unsettled claims \$ 84,968 70

10 GEORGE V, A. 1920

MARYLAND CASUALTY—Continued.

LIABILITIES IN CANADA—Concluded.

Reserve of unearned premiums, viz:		
Automobile (excluding Fire Risk)...	\$ 20,525 33	
Burglary.....	78,735 84	
Liability.....	13,351 28	
Guarantee.....	19,080 38	
Plate Glass.....	5,379 95	
Sprinkler Leakage.....	45,911 03	
Steam Boiler and Fly Wheel.....	31,431 53	
Total reserve, \$214,415.34; carried out at 80 per cent.	\$ 171,532 28	
Taxes due and accrued.....	23,000 00	
Total liabilities in Canada.....	\$ 279,500 98	

INCOME IN CANADA.

Premiums	Class of Business.				
	Accident.	Automobile (excluding Fire Risk.)	Burglary.	Liability.	Guarantee.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	—33 30	51,768 15	118,612 43	111,176 87	46,807 09
Less return premiums.....	—192 15	8,757 13	31,745 11	9,243 50	2,633 25
Net cash received.....	—225 45	43,011 02	86,867 32	101,933 37	44,173 84
			Plate Glass	Steam Boiler and Fly Wheel.	Sprinkler Leakage.
			\$ cts.	\$ cts.	\$ cts.
Gross cash received.....			9,102 48	31,041 94	38,423 52
Less return premiums.....			1,040 21	5,393 06	4,153 87
Net cash received.....			8,062 27	25,648 88	34,269 65
Net cash received for premiums for all classes of business.....					\$ 343,740 90
Cash received for interest on investments.....					17,076 65
Total income in Canada.....					\$ 360,817 55

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MARYLAND CASUALTY—Continued.

EXPENDITURE IN CANADA.

Claims.	Class of Business.				
	Accident.	Automobile (excluding Fire Risk)	Burglary.	Liability.	Guarantee.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	834 57	5,655 29	2,093 84	26,307 09	6,672 27
Paid for claims occurring during the year....		9,947 58	11,949 74	26,580 17	26,560 18
Less savings and salvage.....		981 92	85 55	2,213 17	3,355 45
Net payment for said claims.....		8,965 66	11,864 19	24,367 00	23,204 73
Total net payment for claims.....	834 57	14,620 95	13,958 03	50,674 09	29,877 00

Claims.	Plate Glass	Sickness.	Steam Boiler and Fly Wheel.	Sprinkler Leakage.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years	662 79	2,440 71		134 58
Paid for claims occurring during the year....	4,094 92		183 39	14,552 16
Less savings and salvage.....				15 00
Net payment for said claims.....				14,537 16
Total net payment for claims.....	4,757 71	2,440 71	183 39	14,671 74

Total net payments for claims for all classes of business	\$ 132,014 19
Commission and brokerage	84,042 77
Taxes	8,520 51
Salaries and travelling expenses:—Salaries:—Head Office, \$4,350; travelling expenses officials, \$1,245.68	5,595 68
Miscellaneous expenditure, viz.:—Advertising, \$39.38; insurance superintendence, \$119.56; inspections and surveys, \$9,465.10; Manitoba Workmen's Compensation Board, \$2,381.99; postage, telegrams, telephones and express, \$1,084.87; printing and stationery, \$2,226.75; rents, \$390; underwriters' boards, associations, etc., \$795.63	16,503 28
Total expenditure in Canada	\$ 246,680 43

10 GEORGE V, A. 1920

MARYLAND CASUALTY—Continued.

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.		
	Automobile (excluding Fire Risk.)		
	No.	Amount.	Premiums.
		\$	\$ cts.
Gross in force at end of 1918.....	446	2,204,000	29,660 71
Taken in 1919, new and renewed.....	959	4,806,300	50,706 81
Totals.....	1,405	7,010,300	80,367 52
Less ceased.....	659	3,269,000	39,316 85
Gross and net in force at end of 1919.....	746	3,741,300	41,050 67

Risks and Premiums.	Class of Business.					
	Burglary.			Liability.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1919.....	1,054	25,672,150	80,080 92	322	3,725,790	34,899 39
Taken in 1919, new and renewed.....	1,800	24,168,750	106,775 41	355	2,183,745	112,222 87
Totals.....	2,854	49,840,900	186,856 33	677	5,909,535	147,122 26
Less ceased.....	1,186	13,525,000	55,906 70	355	3,907,790	120,774 14
Gross and net in force at end of 1919.....	1,668	36,315,900	130,949 63	322	2,001,745	26,348 12

Risks and Premiums.	Class of Business.					
	Guarantee.			Plate Glass.		
	No.	Amount.	Premiums.	No.	Premiums.	
		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1918.....	230	3,086,017	42,541 15	462	12,376 76	
Taken in 1919, new and renewed.....	379	3,925,600	39,256 13	421	9,012 73	
Totals.....	609	7,011,617	81,797 28	883	21,389 49	
Less ceased.....	359	3,199,300	43,998 36	376	9,493 62	
Gross and net in force at end of 1919.....	250	3,812,317	37,798 92	507	11,895 87	

Risks and Premiums.	Class of Business.					
	Steam Boiler and Fly Wheel.			Sprinkler Leakage.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1918.....	362	4,758,833	62,989 75	734	8,283,175	58,356 96
Taken in 1919, new and renewed.....	227	1,976,000	28,370 97	674	6,397,140	42,579 87
Totals.....	589	6,734,833	91,360 72	1,408	14,680,315	100,936 83
Less ceased.....	175	2,056,833	32,752 70	401	3,329,430	22,734 59
Gross and net in force at end of 1919.....	414	4,678,000	58,608 02	1,007	11,350,885	78,202 24

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MARYLAND CASUALTY—Continued.

SCHEDULE B.

Bonds and debentures on deposit with Receiver General, viz.:—

Governments—	Par value.	Market value.
Province of Alberta, 1939, 5½ p.c.	\$ 30,000 00	\$ 28,800 00
Province of British Columbia, 1928, 5 p.c.	25,000 00	23,250 00
Cities—		
Brandon, 1934, 4½ p.c.	10,000 00	8,900 00
Brantford, 1939, 4 p.c.	50,000 00	42,500 00
Charlottetown, 1927, 4 p.c.	10,000 00	9,000 00
Edmonton, 1933, 4½ p.c.	18,493 33	15,904 26
Edmonton, 1944, 4½ p.c.	7,000 00	5,740 00
London, 1920, 4½ p.c.	5,000 00	4,925 00
Peterborough, 1937, 4½ p.c.	17,000 00	16,320 00
Quebec, 1922, 4½ p.c.	20,000 00	19,400 00
St. Boniface, 1928, 5 p.c.	10,000 00	9,500 00
St. Catharines, 1922, 4½ p.c.	5,000 00	4,850 00
Toronto, 1929, 4½ p.c.	38,933 33	33,871 99
Vancouver, 1946, 3½ p.c.	10,000 00	7,700 00
Victoria, 1921, 4 p.c.	25,306 66	23,788 27
Victoria, 1937, 4 p.c.	9,733 33	7,981 38
Town—		
Amherst, 1938, 4½ p.c.	15,000 00	13,500 00
Railways—		
C.N.R., Ontario Div., 1st Mtge. (g'teed by Province of Manitoba), 1930, 4 p.c.	44,773 33	38,505 06
C.N.R., Winnipeg Term., (g'teed by Province of Manitoba), 1939, 4 p.c.	10,000 00	8,200 00
Total on deposit with Receiver General.	\$ 361,239 98	\$ 322,635 96

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

INCOME.

Net cash received for premiums	\$19,134,199 34
Interest and dividends	645,982 98
Rents	164,887 47
Gross profit on sale or maturity of bonds and stocks	3,002 75
Gross increase, by adjustment, in book value of bonds and stocks	110,046 40
Total income	\$20,058,118 94

DISBURSEMENTS.

Net amount paid policyholders for claims	\$ 7,097,925 31
Investigation and adjustment of claims	1,090,103 33
Cash paid stockholders for interest and dividends	399,950 00
Commission or brokerage to agents (less received on return premiums and reinsurance)	3,713,925 90
Salaries, travelling and all other expenses of agents not paid by commission	624,774 61
Salaries, fees and all other compensation of officers, directors, trustees and home office employees	445,413 42
Salaries and expenses of pay-roll auditors	178,097 98
Inspections (other than medical and claims)	417,746 38
Rents	56,416 08
State taxes on premiums, Insurance Department licenses and fees	343,107 38
Taxes on real estate	35,561 69
Federal taxes	219,152 63
All other licenses, fees and taxes	63,026 13
Agents' balances previously charged off	90,924 56
Gross loss on sale of real estate	1,936 87
Gross decrease, by adjustment, in book value of ledger assets	246,560 67
All other disbursements	599,658 01
Total disbursements	\$15,624,280 95

10 GEORGE V, A. 1920

MARYLAND CASUALTY—*Concluded.*

LEDGER ASSETS.

Book value of real estate.....	\$ 1,663,356 06
Loans on collaterals.....	16,936 50
Book value of bonds and stocks.....	15,346,287 53
Cash on hand, in trust companies and in banks.....	1,166,097 27
Agents' balances and bills receivable.....	41,199 50
Reinsured losses due from other companies.....	24,155 91
Premiums in course of collection.....	3,389,216 45
Bills receivable.....	3,418 08
Proportion of co-insurance to be remitted.....	258,594 91
Total ledger assets.....	\$21,909,262 21

NON-LEDGER ASSETS.

Interest accrued.....	116,606 94
Other non-ledger assets.....	74,174 89
Total.....	\$22,100,044 04
Deduct assets not admitted.....	409,997 48
Total admitted assets.....	\$21,690,046 56

LIABILITIES.

Net amount of unpaid claims and expenses of settlement.....	\$ 8,910,227 14
Investigation expenses.....	48,194 00
Total unearned premiums.....	6,696,146 17
Commissions, brokerage and other charges due or to become due to agents or brokers.....	626,438 36
Federal, state and other taxes due or accrued (estimated).....	391,864 32
Salaries, rents, expenses, etc., due or accrued.....	58,115 54
Reinsurance due.....	91,483 52
Voluntary additional reserve.....	500,000 00
All other liabilities.....	212,973 02
Total liabilities, except capital.....	\$17,535,442 07
Capital stock paid up in cash.....	2,000 000,00
Surplus over capital and other liabilities.....	2,154,604 49
Total liabilities.....	\$21,690,046 56

EXHIBIT OF PREMIUMS.

	Premiums written or renewed during the year.	Premiums terminated during the year.	Net Premiums in force at Dec. 31, 1918.
	\$ cts.	\$ cts.	\$ cts.
Accident.....	2,993 87	43,381 01	Nil.
Health.....	2,216 46	22,416 93	Nil.
Liability.....	7,300,643 09	7,163,523 72	3,514,277 03
Plate Glass.....	646,733 19	533,052 40	540,217 37
Steam Boiler.....	596,984 93	525,825 27	1,137,138 04
Burglary and Theft.....	1,168,605 17	744,423 66	1,045,281 78
Sprinkler.....	368,949 36	257,212 71	553,734 13
Fly-wheel.....	116,452 63	72,078 55	164,261 58
Auto and Teams (Property Damage).....	1,367,563 67	1,075,916 81	941,397 65
Workmen's Collective.....	57,672 71	65,352 32	6,961 43
Fidelity.....	501,143 94	410,820 72	316,526 00
Surety.....	1,878,394 78	1,425,551 88	1,457,430 13
Physicians' Defence.....	21,508 42	19,869 97	18,579 63
Workmen's Compensation.....	11,117,013 45	11,066,291 44	3,230,952 47

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MERCHANTS CASUALTY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President and General Manager, M. J. McMICHAEL—Vice-President and Resident Manager,
L. M. Fingard—Vice-Presidents, H. J. KING and S. D. WORKS—Secretary-Treasurer,
CHAS. E. HANSLIP—Head office, Winnipeg, Man.

(Incorporated as "Merchants Casualty Company" under authority of chap. 117 of Statutes of Manitoba
1913. Dominion license issued March 2, 1914.)

CAPITAL.

Amount of joint stock capital authorized and subscribed.....	\$ 500,000 00
Amount paid thereon in cash....	64,565 00

(For list of Shareholders, see Appendix.)

ASSETS.

Mortgage Loans on real estate, first liens	\$ 20,750 00
--	--------------

Bonds and debentures owned, viz.:

On deposit with Receiver General, viz.:

Governments—

	Par value.	Book value.	Market value.
Dominion of Canada External Bonds, 1931, 5 p.c.....	\$ 20,000 00	\$ 19,000 00	\$ 19,000 00
Dominion of Canada Victory Loan, 1933, 5½ p.c.....	30,000 00	29,916 30	30,000 00
Province of Alberta, 1923, 4½ p.c.....	30,000 00	28,599 00	28,800 00
Province of Manitoba, 1926, 5 p.c.....	5,000 00	4,875 00	4,950 00
Province of Saskatchewan, 1925, 5 p.c.....	10,000 00	9,400 00	9,900 00

Cities—

Regina, 1923, 6 p.c.....	5,000 00	4,843 00	4,843 00
St. Boniface, 1942, 5 p.c.....	10,000 00	9,290 00	9,200 00

Towns—

Macleod, 1933, 6 p.c.....	5,000 00	4,925 00	4,900 00
Humboldt, 1937 to 1943, 6 p.c.....	16,222 16	15,200 65	15,573 24
Galt, 1943, 5 p.c.....	1,000 00	981 70	980 00
Welfand, 1933, 5 p.c.....	6,000 00	5,665 80	5,820 00

Total on deposit with Receiver General.....	\$ 138,222 16	\$ 132,696 45	\$ 133,966 24
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Held by the Company, viz.:

Province of Ontario, 1926, 4 p.c.....	15,000 00	12,900 00	12,900 00
Dominion of Canada War Loan, 1927, 5½ p.c.....	8,000 00	7,924 64	8,000 00
City of London, 1922, 5½ p.c.....	8,000 00	7,828 80	7,828 80
Greater Winnipeg Water District, 1922, 5 p.c.....	3,000 00	2,841 07	2,841 07

Total par, book and market values....	\$ 172,222 16	\$ 164,190 96	\$ 165,536 11
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Carried out at book value	164,190 96
Cash at head office and eastern office, Toronto, Ont	8,981 33
Cash in Standard Bank, Winnipeg.....	30,908 20
Agents' ledger balances	5,113 67

Total ledger assets.....	\$ 229,944 16
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OTHER ASSETS.

Market value of bonds and debentures over book value	1,345 15
Interest due, \$2,112.12; accrued, \$2,779.45.....	4,891 57
Furniture and fixtures.....	15,509 24
Bills receivable.....	384 50

Total assets.....	\$ 252,074 62
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10 GEORGE V, A. 1920

MERCHANTS CASUALTY—Continued.

LIABILITIES.

(a) *Liabilities in Canada.*

Net amount of claims, adjusted and unpaid.....	\$ 7,850 47
Net amount of claims, unadjusted.....	25,293 52
Net amount of claims, resisted, in suit.....	920 00
Net amount of unsettled claims	\$ 34,063 99
Reserve of unearned premiums, \$93,275.10; carried out at 100 per cent.....	93,275 10
Salaries, rent, advertising, agency and other expenses due and accrued.....	2,155 18
Taxes due and accrued	17,853 04
Total liabilities in Canada	\$ 147,347 31

(b) *Liabilities in other Countries.*

Net amount of claims, adjusted and unpaid	\$ 356 72
Net amount of claims, unadjusted.....	579 29
Total unpaid claims.....	\$ 936 01
Reserve of unearned premiums, \$7,224.90; carried out at 100 p.c.	7,224 90
Total liabilities in other countries.....	\$ 8,160 91
Total liabilities in all countries.....	\$ 155,508 22
Surplus of assets over liabilities	\$ 96,566 40
Capital stock paid in cash.....	64,565 00
Surplus of assets above all liabilities and capital.....	\$ 32,001 40

INCOME.

	In Canada	In other countries.
Gross cash received for premiums.....	\$ 446,589 58	\$ 16,560 43
Deduct return premiums.....	4,667 07	209 16
Net cash received for premiums.....	\$ 441,922 51	\$ 16,351 27
Total net cash received for premiums		\$ 458,273 78
Interest and dividends		9,056 77
Membership fees		97,832 02
Profit on sale of bonds.....		906 25
Total income		\$ 566,068 82

EXPENDITURE.

	In Canada	In other Countries.
Net amount paid for claims occurring in previous years....	\$ 82,895 27	\$ 1,863 42
Paid for claims occurring during the year.....	129,399 78	1,863 42
Total net amount paid for claims....	\$ 212,295 05	\$ 1,863 42
Total net amount paid for accident and sickness claims in all countries		\$ 214,158 47
Commission or brokerage (including \$95,145 membership fees retained by agents).....		175,095 27
Paid for: Salaries of officials, \$26,827.49; salaries of agents, \$13,360.22; directors' fees, \$75; auditors' fees, \$586.99; travelling expenses, officials, \$3,744.97; agents and branch managers, \$7,654.93; salaries, clerks and branch managers, \$76,552.97.		128,802 57
Taxes		13,968 79
Miscellaneous expenditure, viz.: Advertising, \$4,554.59; furniture and fixtures, \$1,942.29; legal expenses, \$1,240.62; postage, telegrams, telephone and express, \$9,742.21; printing and stationery, \$7,993.58; rent, \$14,463.23; miscellaneous expenses, \$4,644.82; fire bond insurance premiums, \$668.01		45,249 35
Total expenditure.....		\$ 577,274 45

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MERCHANTS CASUALTY—*Concluded.*

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1918.....	\$ 241,149 79
Amount of cash income.....	566,068 82
Total.....	\$ 807,218 61
Amount of cash expenditure.....	577,274 45
Balance net ledger assets at December 31, 1919.....	\$ 229,944 16

CLASS OF BUSINESS.

Accident and Sickness Risks.	In Canada			In other Countries			Totals in all Countries		
	No.	Amount	Premiums	No.	Amount	Premiums	No.	Amount	Premiums
Gross in force at end of 1918 ..	35,000	\$ 12,810,000	\$ 38,150 00	.....	.....	.....	35,000	\$ 12,810 000	\$ 38,150 00
Taken in 1919— New and re- newed.....	18,144	8,164,800	21,409 92	885	398,250	1,044 30	19,029	8,563,050	22,454 22
Totals.....	53,144	20,974,800	59,559 92	885	398,250	1,044 30	54,029	21,373,050	60,604 22
Less ceased.....	21,047	6,531,150	21,685 46	132	59,400	155 76	21,179	6,590,550	21,841 22
Gross and net in force at end of 1919	32,097	14,443,650	37,874 46	753	338,850	888 54	32,850	14,782,500	38,763 00

10 GEORGE V. A. 1920

THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, L. N. DUPUIS—Vice-Presidents, C. ROBILLARD, M.P.P., W. E. HAYES and G. E. LARIN, M.D.—Managing Director, J. G. DUBEAU—Secretary, J. C. H. DUSSAULT—Head Office, Montreal.

(Incorporated as "The National Weekly Indemnity Company" under the authority of chap. 124 of the Statutes of Quebec of 1920. Incorporated as "The Merchants' and Employers' Guarantee and Accident Company," April 4, 1911, by an Act of Parliament of Canada 1-2 George V, chap. 118 Dominion license issued March 18, 1913.)

CAPITAL.

Amount of capital authorized.....	\$ 1,000,000 00
Amount of capital subscribed.....	500,000 00
Amount paid in cash.....	99,500 00
Amount of premium on capital stock paid in by stockholders.....	46,325 00

(For List of Shareholders, see Appendix.)

ASSETS.

Value of real estate (less encumbrances) properties in Montreal..... \$ 36,648 68

Bonds and debentures owned by the Company, viz.:

	Par value	Book value	Market value
Dom. of Canada War Loan, 1922, 5½ p.c.....	\$ 5,000 00	\$ 5,000 00	\$ 5,000 00
Dom. of Canada Victory Loan, 1923, 5½ p.c.....	5,000 00	5,000 00	5,000 00
Dom. of Canada Victory Loan, 1934, 5½ p.c.....	1,500 00	1,500 00	1,500 00
*City of Kamloops, B. C., 1938, 6 p.c.....	10,000 00	9,800 00	9,900 00
<i>Towns—</i>			
*Pointe aux Trembles, 1953, 6 p.c.....	8,000 00	8,311 20	7,920 00
Pointe aux Trembles, 1953, 6 p.c.....	2,000 00	2,077 80	1,980 00
Sault aux Recollets, 1954, 6 p.c.....	10,000 00	10,000 00	11,100 00
Shawinigan Falls, 1945, 5½ p.c.....	15,000 00	14,362 50	14,850 00
<i>Villages—</i>			
*Ormstown, 1952, 5 p.c.....	25,000 00	23,960 00	21,750 00
<i>Municipality—</i>			
*Cartierville, 1942, 5 p.c.....	3,000 00	3,000 00	2,880 00
Total par, book and market values.....	\$ 84,500 00	\$ 83,011 50	\$ 81,880 00

Carried out at book value..... 83,011 50

Cash at head office..... 200 00

Cash in banks:—

Cash in Bank of Hochelaga, Montreal..... \$ 10,368 86

Cash in Banque Provinciale..... 68 19

Total cash in banks..... 10,437 05

Deposited with Quebec Assn. insur. Companies..... 1,695 94

Total ledger assets..... \$ 131,993 17

Deduct market value of bonds and debentures under book value..... 1,131 50

\$ 130,861 67

*On deposit with Receiver General.

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THE MERCHANTS' AND EMPLOYERS'—Continued.

OTHER ASSETS.

Interest accrued	\$	867 47
Agents' balances and premiums uncollected—		
Accident (\$6.85 on business prior to Oct. 1, 1919).....	\$	600 93
Combined Accident and Sickness (\$884.55 on business prior to Oct. 1, 1919).....		991 75
Automobile (excluding Fire Risk) (\$430.29 on business prior to Oct. 1, 1919).....		2,733 24
Liability (\$2,902.85 on business prior to Oct. 1, 1919).....		16,608 21
Plate Glass (\$368.91 on business prior to Oct. 1, 1919).....		2,197 45
Sickness (\$9.65 on business prior to Oct. 1, 1919).....		426 40
Total	\$	23,593 98
Deduct commission		2,856 99
Net premiums due and uncollected		20,736 99
Due for reinsurance.....		73 03
Office fixtures.....		4,702 86
Other assets.....		11,515 63
Gross assets.....	\$	168,757 65
Deduct assets not admitted		3,000 00
Net assets	\$	165,757 65

LIABILITIES.

Unsettled claims—		
Automobile (excluding Fire Risk), adjusted and unpaid	\$	2,418 71
Automobile (excluding Fire Risk), resisted, in suit.....		1,975 00
Total net amount of automobile claims unsettled.....	\$	4,393 71
Combined accident and sickness adjusted and unpaid.....	\$	3,456 56
Combined accident and sickness, resisted, in suit		379 50
Total net amount of combined accident and sickness claims, unsettled	\$	3,836 06
Liability, adjusted and unpaid	\$	20,174 69
Liability, resisted, in suit.....		3,225 00
Total net amount of liability claims unsettled.....	\$	23,399 69
Plate Glass, unadjusted		1,782 22
Total net amount of unsettled claims.....	\$	33,411 68
Reserve of unearned premiums—		
Combined Accident and Sickness	\$	2,469 22
Automobile (excluding Fire Risk).....		14,952 61
Liability		24,849 27
Plate Glass.....		10,187 28
Total, \$52,458.38; carried out at 80 per cent (\$41,966.70, and \$2,649.91 Perfect Protection, Health and Accident premiums paid in advance).....		44,616 61
Taxes due and accrued.....		2,668 51
Total liabilities.....	\$	80,696 80
Excess of assets over liabilities.....	\$	85,060 85
Capital stock paid in cash.....		99,500 00

10 GEORGE V, A. 1920

THE MERCHANTS' AND EMPLOYERS'—Continued.

INCOME.

	Accident.	Com- bined Accident and Sickness.	Auto- mobile (exclud- ing Fire Risk).	Liability	Plate Glass.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received	6,171 95	46,052 41	46,648 34	116,356 81	22,687 48	5,761 53
Less reinsurance	1,117 56					884 47
Return premiums	1,770 22	468 88	15,431 61	19,546 21	9,086 51	1,829 79
Total deduction	2,887 78					2,714 26
Net cash received	3,284 17	45,583 53	31,216 73	96,810 60	13,600 97	3,047 27

Net cash received for premiums for all classes of business	\$ 193,543 27
Cash received for interest on investments	5,265 80
Rents	570 37
Policy fees	5,686 00
Profit on sale of real estate and bonds	1,390 51
Total income	\$ 206,455 95

EXPENDITURE.

	Accident.	Com- bined Accident and Sickness.	Auto- mobile (exclud- ing Fire Risk).	Liability.	Plate Glass.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Paid for claims occurring in previous years		9,090 63	1,429 62	33,424 46	1,197 87	
Paid for claims occurring during the year	753 73	17,558 01	9,697 87	45,228 00	12,732 19	1,846 00
Deduct savings and salvage					906 51	
Net paid for said claims					11,825 68	
Total net paid for said claims	753 73	26,658 64	11,127 49	78,652 46	13,023 55	1,846 00

Total net payments for claims for all classes of business	\$ 132,061 87
Commissions and brokerage (including policy fees retained by agents)	45,129 83
Taxes	4,494 29
Salaries, fees and travelling expenses:—Salaries: head office, \$20,484.03; general and special agents, \$6,579; fees: directors, \$1,965; auditors, \$400; travelling expenses, \$2,841.18	32,269 21
Miscellaneous expenditure, viz.:—Advertising, \$200.32; furniture and fixtures, \$1,234.36; legal expenses, \$874.11; medical examiners' fees, \$2,198.45; postage, telegrams, telephones and express, \$1,827.35; printing and stationery, \$1,948.95; rents, \$2,000; general expenses, \$3,339.24; underwriters' boards, etc., \$2,128.54	15,721 32
Total expenditure	\$ 229,676 52

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1918	\$ 155,213 74
Amount of cash income	206,455 95
Total	\$ 361,669 69
Total amount of expenditure	229,676 52
Balance net ledger assets at December 31, 1919	\$ 131,993 17

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THE MERCHANTS' AND EMPLOYERS—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Class of business.								
	Accident.			Combined Accident and Sickness.			Automobile (excluding Fire Risk).		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1918	177	738,907	2,847 08	2,120	869,250	1,856 26	263	2,630,000	17,844 39
Taken in 1919, New and renewed	403	1,790,984	6,327 38	2,451	1,225,500	3,203 15	628	6,280,000	47,483 35
Totals	580	2,529,891	9,174 46	4,571	2,094,750	5,059 41	891	8,910,000	65,327 74
Less ceased	292	975,191	5,413 88	1,755	989,010	1,579 96	527	5,270,000	35,422 51
Gross in force at end of 1919	288	1,554,700	3,760 58	2,816	1,105,740	3,479 45	364	3,640,000	29,905 23
Less reinsured		414,250	1,249 18						
Net in force at end of 1919	288	1,140,450	2,511 40	2,816	1,105,740	3,479 45	364	3,640,000	29,905

Risks and Premiums.	Class of Business.					
	Liability.		Plate Glass.		Sickness.	
	No.	Premiums.	No.	Premiums.	No.	Premiums.
		\$ cts.		\$ cts.		\$ cts.
Gross in force at end of 1918	672	53,556 51	968	40,268 74	119	2,252 83
Taken in 1919, new and renewed	798	67,428 66	1,960	21,252 72	289	5,541 59
Totals	1,470	120,985 17	2,928	61,521 46	408	7,794 42
Less ceased	808	71,188 59	1,301	33,492 06	227	4,196 42
Gross in force at end of 1919	662	49,796 58	1,627	28,029 40	181	3,598 00
Less reinsured		98 03				1,070 95
Net in force at end of 1919	662	49,698 55	1,627	28,029 40	181	2,527 05

10 GEORGE V, A. 1920

THE NATIONAL PROVINCIAL PLATE GLASS AND GENERAL INSURANCE
COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

Chairman, SPENCER JOHN PORTAL—Secretary, T. B. MULLINGS—Principal Office, London,
England—Chief Agent in Canada, J. H. EWART—Head Office in Canada, Toronto.

(Established by Deed of Settlement in 1854. Registered in 1862 under the Companies' Act, 1862, as an unlimited company; incorporated, under the Companies' Act, 1862 to 1883, as a limited company June 17, 1885. (Dominion license issued April 4, 1907.) Name changed from the National Provincial Plate Glass Insurance Company, Limited, to the above name in June, 1912.)

CAPITAL.

Amount of joint stock capital authorized, £50,000.....	\$ 243,333 33
Amount subscribed and paid in cash, £20,525	<u>99,888 33</u>

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.
Canada stock, 1930/1950, 3½ p.c.....	\$ 2,433 33	\$ 1,873 66
Canada stock, 1940/1960, 4 p.c.....	3,893 33	3,270 40
Province of Quebec, 1954, 4½ p.c.....	2,433 33	2,190 00
British Consols, 1923 or later, 2½ p.c.....	4,866 67	2,725 34
British National War bonds, 1928, 5 p.c.....	4,866 67	4,866 67
British War Loan stock, 1929/1947, 5 p.c.....	5,353 33	5,085 66
Total on deposit with Receiver General	<u>\$ 23,846 66</u>	<u>\$ 20,011 73</u>

Carried out at market value

Total assets in Canada

LIABILITIES IN CANADA.

Net amount of plate glass claims, adjusted and unpaid	\$ 1,907 07
Reserve of unearned premiums, \$14,318.23; carried out at 80 per cent.....	11,454 58
General Agents' credit balances.....	1,915 94
Taxes due and accrued.....	<u>200 00</u>
Total liabilities in Canada	<u>\$ 15,477 59</u>

INCOME IN CANADA.

Gross cash received for premiums	\$ 17,777 11
Deduct return premiums.....	<u>2,097 43</u>
Total net cash received for premiums	\$ 15,679 68
Total income in Canada.....	<u>\$ 15,679 68</u>

SESSIONAL PAPER No. 8

THE NATIONAL PROVINCIAL PLATE GLASS—*Continued.*

EXPENDITURE IN CANADA.

Paid for claims occurring in previous years.....	\$ 1,030 5	
Less savings and salvage	1,525 4	
Net amount paid for said claims.....	\$ —494 89	
Amount paid for claims occurring during the year	\$ 10,664 71	
Deduct salvages	366 91	
Net amount paid for said claims	\$ 10,297 77	
Total net amount paid for claims.....	\$	9,802 88
Commission or brokerage		6,204 30
Taxes		1,014 36
Miscellaneous expenditure: Printing and stationery, \$389.25; postage, telegrams, telephones and express, \$56.27		445 52
Total expenditure in Canada.....	\$*	17,467 06

RISKS AND PREMIUMS IN CANADA.

<i>Plate Glass Risks.</i>	Premiums
Policies in force at end of 1918	\$ 30,555 25
Taken during 1919, new	14,839 80
Renewed	2,769 06
Total	\$ 48,164 11
Deduct terminated	17,474 30
Gross and net in force at end of 1919	\$ 30,689 81

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NATIONAL SURETY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, W. B. JOYCE—Secretary, H. J. HEWITT—Principal Office, New York—Joint Chief Agents in Canada, Messrs. REED, SHAW and McNAUGHT—Head Office in Canada, Toronto.

(Incorporated February 24, 1897. Dominion license issued November 30, 1910.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash \$ 5,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debts on deposit with Receiver General, viz.:—

	Par value.	Market value.
Dom. of Canada bonds, 1926, 5 p.c.	\$ 65,000 00	\$ 64,350 00
City of Westmount, 1954, 4 p.c.	15,000 00	12,300 00
Town of Maisonneuve, 1950, 4½ p.c.	54,000 00	44,280 00
Total on deposit with Receiver General.	<u>\$ 134,000 00</u>	<u>\$ 120,930 00</u>

Carried out at market value..... \$ 120,930 00

Other Assets in Canada.

Bond on deposit with Province of Quebec, viz.:—

Town of Maisonneuve, 1954, 5 p.c.	<u>\$ 50,000 00</u>	<u>\$ 44,500 00</u>
-----------------------------------	---------------------	---------------------

Carried out at market value 44,500 00

Cash in banks, viz.:—

Royal Bank of Canada, Toronto....	\$ 17,199 39
Home Bank of Canada, Toronto	<u>50,496 52</u>

Total cash in banks 67,695 97
Interest accrued, \$1,359.17; due, \$557.50.. 1,916 67
Agents' balances and premiums uncollected (guarantee).... 3,290 34

Total assets in Canada \$ 238,332 98

LIABILITIES IN CANADA.

Total net amount of guarantee claims, unadjusted (\$16,328.58 accrued prior to 1919)..... \$ 16,328 58
Reserve of unearned premiums, \$55,139.24; carried out at 80 per cent..... 44,111 39
Taxes due and accrued..... 40,000 00

Total liabilities in Canada \$ 100,439 97

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 111,436 15
Deduct return premiums.....	<u>5,875 98</u>

Total net cash received for guarantee premiums... \$ 105,560 17
Received for interest and dividends..... 7,688 24

Total income in Canada... \$ 113,248 41

10 GEORGE V. A. 1920

NATIONAL SURETY—Continued.

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years...	\$ 6,401 19	
Deduct recoveries....	5,359 98	
Net amount paid for said claims.....	\$ 1,041 21	
Amount paid for claims occurring during the year.....	\$ 19,826 04	
Deduct savings and salvage	4,608 41	
Net amount paid for said claims....	\$ 15,217 63	
Total net amount paid for claims	\$	16,258 84
Paid for commission or brokerage.....		38,574 91
Paid for taxes		2,628 20
Miscellaneous expenditure, viz.:—Loss expenses, \$127.50; postage, telegrams, telephones and express, \$85.59; printing and stationery, \$154.50; interest and exchange, \$1.75; underwriters' boards, tariff associations, etc., \$151.68		521 02
Total expenditure in Canada	\$	57,982 97

RISKS AND PREMIUMS IN CANADA

<i>Guarantee Risks.</i>	No.	Amount	Premiums.
Gross policies in force at end of 1918.....	894	\$ 14,368,002	\$ 81,986 19
Policies taken during 1919, new and renewed	1,561	21,279,356	113,074 59
Total	2,455	\$ 35,647,358	\$ 195,060 78
Deduct terminated... ..	1,259	18,272,980	91,510 14
Gross and net in force at December 31, 1919	1,196	\$ 17,374,378	\$ 103,550 64

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

INCOME.

Net cash received for premiums	\$ 8,108,564 63
Inspections	4,410 07
Interest and dividends.....	723,513 16
Rents.....	4,460 63
Agents' balances previously charged off.....	425 98
Gross profit on sale or maturity of real estate and bonds	5,615 31
Borrowed money	297,000 00
Income received from other sources	1,196,855 48
Surplus paid in by stockholders.....	500,000 00
Total income.....	\$10,810,845 26

DISBURSEMENTS.

Net amount paid policyholders for claims	\$ 1,969,249 09
Investigation and adjustment of claims	151,467 24
Cash paid stockholders for interest or dividends.....	479,964 00
Commission or brokerage (less received on return premiums and reinsurance)	2,256,712 63
Salaries, fees and all other compensation of officers, directors, trustees and home office employees.....	874,843 19
Salaries, travelling and all other expenses of agents not paid by commissions..	282,782 08
Inspections (other than medical and claim).....	8,149 96
Rents.....	57,586 67
Taxes on real estate	908 74
Federal taxes	166,603 57
State taxes on premiums, Insurance Department licenses and fees.....	280,037 19
All other licenses, fees and taxes	39,390 69
Borrowed money	1,109,700 00
Interest on borrowed money.....	15,679 95
Gross loss on sale or maturity of bonds and stocks	688,888 27
Agents' balances previously charged off	511 59
All other disbursements.....	370,485 73
Total disbursements.....	\$ 8,752,960 59

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NATIONAL SURETY—*Concluded.*

LEDGER ASSETS.

Book value of real estate.....	\$ 81,065 22
Mortgage loans on real estate, first liens, \$61,206; other, \$675	61,881 00
Book value of bonds and stocks.....	14,121,585 08
Premiums in course of collection.....	2,412,276 85
Cash on hand, in transit, in trust companies and in banks	2,840,556 68
Bills and accounts receivable	4,500 00
Other ledger assets.....	800,867 85
Total ledger assets.....	\$20,322,732 68

NON-LEDGER ASSETS.

Interest due and accrued.....	128,575 61
Other non-ledger assets.....	104,294 95
Total	\$20,555,603 24
Deduct assets not admitted.....	1,246,681 18
Total admitted assets.....	\$19,308,922 06

LIABILITIES.

Total net amount of unpaid claims	\$ 2,070,721 99
Estimated expenses of investigations and adjustment of unpaid claims..	74,970 00
Total unearned premiums	5,072,474 21
Commissions, brokerage and other charges due or accrued	484,325 47
Salaries, rents, bills, expenses, etc., due or accrued.....	28,851 68
Federal, state and other taxes due or accrued (estimated).....	251,914 08
Dividends declared and unpaid to stockholders	120,127 00
Return premiums, \$83,441.83; reinsurance, \$177,102.43	260,544 26
All other liabilities.....	499,997 77
Total liabilities (except capital)	\$ 8,866,926 46
Capital stock paid up in cash.....	5,000,000 00
Surplus above capital and other liabilities	5,441,995 60
Total.....	\$19,308,922 06

RISKS AND PREMIUMS.

	Premiums on policies written or renewed during the year.	Premiums on risks expired and terminated.	Net Premiums on policies in force at end of year.
	\$ cts.	\$ cts.	\$ cts.
Fidelity risks.....	4,178,633 36	3,065,171 58	3,027,091 38
Surety risks.....	5,961,043 75	4,885,961 47	4,767,618 80
Burglary and theft risks.....	2,030,752 03	1,204,392 66	1,422,646 41

10 GEORGE V, A. 1920

THE NEW YORK PLATE GLASS INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, MAJOR A. WHITE—Secretary, J. CARROLL FRENCH—Principal Office, Maiden Lane and William St., New York—Chief Agent in Canada, GEO. W. PACAUD—Head Office in Canada, Montreal.

(Incorporated March, 1891. Commenced business in Canada, January, 1900.)

CAPITAL.

Amount of capital authorized, subscribed and paid in cash \$ 300,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debts, on deposit with Receiver General, viz:—

<i>Cities—</i>	Par value.	Market value.
Quebec, 1922, 3½ p.c.....	\$ 11,000 00	\$ 9,130 00
Toronto, 1929, 3½ p.c.....	9,733 33	8,468 00
Toronto, 1944, 3½ p.c.....	9,733 34	7,592 00
Three Rivers, 1943, 5 p.c.....	5,000 00	4,650 00

Total on deposit with Receiver General..... \$ 35,466 67 \$ 29,840 00

Carried out at market value..... \$ 29,840 00

Other Assets in Canada.

Interest accrued 573 37

Agents' balances and premiums uncollected (plate glass) (\$116.26 on business prior to Oct. 1, 1919)..... 2,510 87

Total assets in Canada..... \$ 32,924 24

LIABILITIES IN CANADA.

Net amount of plate glass claims, adjusted and unpaid..... \$ 1,463 61

“ “ “ unadjusted..... 2,830 07

Total net amount of unsettled claims..... 4,293 68

Reserve of unearned premiums, \$14,774.34; carried out at 80 per cent..... 11,819 47

Due and accrued for taxes..... 500 00

Total liabilities in Canada..... \$ 16,613 15

INCOME IN CANADA.

Gross cash received for premiums..... \$ 21,377 91

Deduct return premiums..... 2,737 02

Net cash received for plate glass premiums..... \$ 18,640 89

Received for interest on investments..... 1,280 43

Total income in Canada..... \$ 19,921 32

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THE NEW YORK PLATE GLASS—*Continued.*

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years.....	\$	3,396 57	
Deduct savings and salvage.....		299 83	
Net amount paid for said claims.....	\$	3,096 74	
Amount paid for claims occurring during the year.....	\$	9,914 67	
Deduct savings and salvage.....		82 00	
Net amount paid for said claims.....	\$	9,832 67	
Total net amount paid for plate glass claims.....	\$	12,929 41	
Commission or brokerage.....		6,985 79	
Taxes.....		1,134 66	
Miscellaneous expenditure, viz.: Exchange, \$3.59; printing and stationery, \$5.25; advertising, \$13.30; legal expenses, \$2; office expenses, \$122; postage, telegrams, telephone and express, \$41.81; underwriters' boards, tariff associations, etc., \$43.10; duty on supplies, \$9.97.....		241 02	
Total expenditure in Canada.....	\$	21,290 88	

RISKS AND PREMIUMS IN CANADA.

<i>Plate Glass Risks.</i>	Premiums.
Gross in force at end of 1918.....	\$ 37,451 26
Taken in 1919, new and renewed.....	21,887 91
Total.....	\$ 59,339 17
Less ceased.....	24,252 75
Gross and net in force at December 31, 1919.....	\$ 35,086 42

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

INCOME.

Net cash received for premiums.....	\$ 1,190,998 72
Interest and dividends.....	36,466 88
From agents' balances previously charged off.....	282 72
Gross profit on sale or maturity of bonds.....	1,325 00
Borrowed money.....	50,000 00
Surplus paid in by stockholders.....	100,000 00
Total income.....	\$ 1,379,073 32

DISBURSEMENTS.

Net amount paid for plate glass claims.....	\$ 617,501 67
Cash paid stockholders for interest or dividends.....	20,000 00
Commission or brokerage (less received on return premiums and reinsurance).....	414,714 19
Salaries, travelling and all other expenses of agents not paid by commission.....	6,244 02
Salaries, fees, and all other compensation of officers, directors, trustees and home office employees.....	90,814 71
State taxes on premiums, Insurance Department licenses and fees.....	23,127 76
All other licenses, fees and taxes.....	12,620 41
Rents.....	8,000 54
Borrowed money repaid.....	50,000 00
All other disbursements.....	20,911 03
Total disbursements.....	\$ 1,263,934 03

LEDGER ASSETS.

Mortgage loans on real estate, first liens.....	\$ 41,000 00
Book value of bonds and stocks.....	830,192 94
Cash on hand, in trust companies and in banks.....	247,660 54
Premiums in course of collection.....	298,480 11
Plate glass on hand.....	20,395 17
Total ledger assets.....	\$ 1,437,728 76

10 GEORGE V, A. 1920

THE NEW YORK PLATE GLASS—*Concluded.*

NON-LEDGER ASSETS.

Interest accrued.....	\$ 2,772 67
Gross assets.....	\$ 1,440,501 43
Deduct assets not admitted.....	204,029 58
Total admitted assets.....	<u>\$ 1,236,471 85</u>

LIABILITIES.

Total amount of unpaid claims.....	\$ 75,096 91
Total unearned premiums.....	602,607 10
Commissions, brokerage and other charges due or to become due to agents or brokers.....	95,549 49
Federal, state and other taxes due or accrued, estimated.....	19,000 00
Salaries, rents, expense bills, accounts, fees, etc., due or accrued.....	1,000 00
Total liabilities, except capital.....	\$ 793,253 50
Capital stock paid in cash.....	300,000 00
Surplus over all liabilities.....	143,218 35
Total liabilities.....	<u>\$ 1,236,471 85</u>

EXHIBIT OF PREMIUMS.

PLATE GLASS RISKS.

Premiums written or renewed during the year.....	\$ 1,453,065 57
Premiums terminated during the year.....	1,306,514 42
Net premiums in force at December 31, 1919.....	<u>1,217,265 55</u>

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THE OCEAN MARINE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

Chairman, HON. C. N. LAWRENCE—Secretary, H. T. R. ROSS—Principal Office, London, Eng.—
Chief Agents in Canada, ROBT. HAMPSON AND SON (LTD.)—Head Office in Canada, Montreal.

(Organized 1859. Incorporated 1888. Commenced business in Canada 1898.)

CAPITAL.

Amount of capital authorized, subscribed and paid in cash.....	£	100,000	\$	486,666 67
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ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds on deposit with Receiver General, viz.:—	Par value.	Market value.
Can. Nor. Ont. Ry. 1st Mtge. deb. stock (g'teed by Dominion of Canada), 1961, 3½ p.c.....	\$ 132,860 00	\$ 95,659 20
Carried out at market value.....	\$	95,659 20

Other Assets in Canada.

Interest accrued.....	2,066 71
Agents' balances and premiums uncollected.....	1,194 82
Total assets in Canada.....	\$ 98,920 73

LIABILITIES IN CANADA.

Taxes due and accrued.....	\$ 1,259 66
Total liabilities in Canada.....	\$ 1,259 66

INCOME IN CANADA.

Gross cash received during the year for premiums.....	\$ 10,477 73
Deduct return premiums.....	840 52
Net cash received for inland transportation premiums.....	\$ 9,637 21
Received for interest.....	4,650 10
Total income in Canada.....	\$ 14,287 31

EXPENDITURE IN CANADA.

Amount paid for inland transportation claims occurring during the year.....	\$ 23,389 71
Paid for commission or brokerage.....	1,682 64
Paid for taxes.....	376 64
Miscellaneous expenditure: Postage, telegrams, telephones and express.....	305 50
Total expenditure in Canada.....	\$ 25,754 49

<i>Inland Transportation Risks.</i>	Amount.	Premiums.
Policies taken during 1919, new.....	\$ 69,741,522	\$ 9,257 45
Deduct terminated.....	69,741,522	9,257 45

The OCEAN MARINE—Concluded.
GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

UNDERWRITING ACCOUNT

	£	s.	d.	£	s.	d.
Balance from 1918	413,526	9	6	219,197	19	0
Net premiums for 1919	£ 758,857	13	3	111,128	0	0
				80,200	10	6
				£ 413,526	9	6
Payments under policies and returns. Transferred to reserve				£ 32,297	18	8
Transferred to Profit and Loss A/c				329,323	19	2
				397,235	15	5
Management expenses				£ 758,857	13	3
Policy claims and agency expenses 1919						
Balance carried forward						

PROFIT AND LOSS ACCOUNT.

	£	s.	d.	£	s.	d.
Balance of last years' account	237,551	7	9	35,000	0	0
Interest and rents received	52,170	15	1	24,050	0	0
Profit on 1918 underwriting account	80,200	10	6	1,000	0	0
				5,161	9	3
				301,701	4	1
				£ 369,922	13	4
Dividends to shareholders						
Income tax on profits						
Amount written off freehold premises						
Depreciation in value of securities						
Balance carried to Balance Sheet						

BALANCE SHEET.

LIABILITIES.				ASSETS.			
Capital—40,000 shares of £25, paid up £2 10s. per share (now vested in the North British and Mercantile Insurance Company).....	£	s.	d.	Loans, stocks and shares.....	£	s.	d.
Reserve.....	500,000	0	0	Investments (at book values)—	227,812	10	0
Profit and Loss.....	304,701	4	1	Public Boards, United Kingdom.....	27,725	0	0
Underwriting Reserve.....				British Government securities.....	475,169	2	6
Balance underwriting account.....				Municipal and County securities, United Kingdom.....	17,937	10	0
Sundry creditors.....				Indian and Colonial Government securities.....	71,602	10	0
				Colonial Municipal securities.....	22,125	0	0
				Foreign Government securities.....	106,577	1	5
				Foreign Municipal securities.....	80,583	8	3
				Railway and Other debentures and debenture stocks—			
				Home and Foreign.....	153,417	4	4
				Railway and other preference and guaranteed stocks.....	9,029	0	10
				“ ordinary stocks.....	21,718	16	0

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Guaranteed and other Indian Ry stock.....	31,645	0	0
Indian Government Railway Annuities.....	11,375	0	0
Freehold premises.....	£1,316,717	3	4
	125,000	0	0
Agents' balances.....	£1,441,717	3	4
Outstanding premiums.....	138,598	11	9
Policy stamps on hand.....	103,589	5	9
Interest accrued, but not payable.....	11,231	14	0
Bills receivable.....	11,819	17	4
Cash:	606	6	0
On deposit.....	160,991	5	0
In hand and on Current Account.....	6,252	4	6
	£1,863,806	7	8

10 GEORGE V, A. 1920

THE PREFERRED ACCIDENT INSURANCE COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, K. C. ATWOOD—Secretary, W. C. POTTER—Principal Office, New York—Chief Agent in Canada, J. W. MACKENZIE—Head Office in Canada, Toronto.

(Incorporated March, 1893. Commenced business in Canada, Feb. 14, 1918.)

CAPITAL.

Amount of capital authorized, subscribed and paid in cash.....\$ 700,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bond on deposit with Receiver General, viz.:—

	Par value.	Market value.
Dominion of Canada notes, 1926, 5 p.c.....	\$ 75,000 00	\$ 74,250 00

Carried out at market value.....\$ 74,250 00

Other Assets in Canada.

Cash at Head Office in Canada.....	636 17
Cash in Standard Bank of Canada, Toronto	8,218 15
Interest accrued.....	937 50
Agents' balances and premiums uncollected—	
Accident.....	\$ 1,262 95
Automobile (excluding Fire Risk).....	1,682 86
Sickness.....	1,403 75

Total (\$4,349 56, less commission, \$1,168 02).....	3,181 54
Office furniture and plans.....	637 65

Total assets in Canada\$ 87,861 01

LIABILITIES IN CANADA.

Net amount of accident claims, unadjusted.....	\$ 350 00
" automobile (excluding fire risk) claims, unadjusted.....	1,500 00
" sickness claims, unadjusted.....	650 00

Total unpaid claims.....\$ 2,500 00

Reserve of unearned premiums:—

Accident.....	\$ 3,401 50
Automobile (excluding Fire Risk).....	10,061 37
Sickness.....	3,142 38

Total, \$16,605 25; carried out at 80 per cent.....	13,284 20
Due and accrued for taxes.....	97 38

Total liabilities in Canada\$ 15,881 58

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THE PREFERRED ACCIDENT—*Continued.*

INCOME IN CANADA.

Premiums.	Class of Business.					
	Accident.		Auto- mobile (excluding Fire Risk)		Sickness.	
	\$	cts.	\$	cts.	\$	cts.
Gross cash received.....	6,571	30	27,237	92	5,992	69
Less return premiums.....	1,095	92	6,753	72	1,271	38
Net cash received.....	5,475	38	20,484	20	4,721	31
Net cash received for premiums for all classes of business.....						\$ 30,680 89
Cash received for interest on investments.....						59 60
Total income in Canada.....						\$ 30,740 49

EXPENDITURE IN CANADA.

Claims.	Class of Business.					
	Accident.		Auto- mobile (excluding Fire Risk)		Sickness.	
	\$	cts.	\$	cts.	\$	cts.
Paid for claims occurring during the year.....	744	20	6,205	35	2,550	30
Total net payments for claims for all classes of business.....						\$ 9,499 86
Commission and brokerage.....						7,834 54
Taxes.....						717 35
Salaries, fees and travelling expenses:—Salaries:—Head office, \$8,974 92; travelling expenses: Officials, \$993.39.....						9,968 31
Miscellaneous expenditure, viz.:—Advertising, \$804.15; furniture and fixtures, \$85; postage, telegrams, telephones and express, \$583.82; printing and stationery, \$932 85; rents, \$1,408.30; underwriters' boards, \$25; duty, exchange and sundry, \$290.32; special organization expenses, \$291.41.....						4,420 85
Total expenditure in Canada.....						\$ 32,440 91

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.					
	Accident.		Automobile (excluding Fire Risk.)		Sickness.	
	Amount.	Premiums.	Amount.	Premiums.	Premiums.	
	\$	\$ cts.	\$	\$ cts.	\$	cts.
Gross in force at end of 1918.....	862,500	2,593 35	190,000	2,573 10	2,762	54
Taken in 1919, new and renewed.....	2,379,750	7,541 75	2,250,000	28,201 92	6,988	66
Totals.....	3,242,250	10,135 10	2,440,000	30,775 02	9,751	20
Less ceased.....	1,281,250	3,332 10	910,000	10,652 29	3,466	55
Gross and net in force at end of 1919.....	1,961,000	6,803 00	1,530,000	20,122 73	6,284	65

10 GEORGE V, A. 1920

THE PREFERRED ACCIDENT—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

LEDGER ASSETS.

Mortgage loans on real estate, first liens	\$ 82,000 00
Book value of stocks and bonds held by the company.....	5,111,358 97
Cash on hand, in trust companies and in banks.....	220,263 05
Premiums in course of collection.....	964,683 52
Bills receivable.....	31,869 11
All other ledger assets.....	1,504 38
Total ledger assets.....	\$ 6,411,679 03

NON-LEDGER ASSETS.

Interest accrued	61,277 22
Gross assets.....	\$ 6,472,956 25
Deduct assets not admitted.....	349,522 36
Total admitted assets.....	\$ 6,123,433 89

LIABILITIES.

Net amount of unpaid claims.....	\$ 1,242,008 05
Estimated expenses of investigation and adjustment of unpaid claims	42,075 25
Unearned premiums	1,960,110 40
Commissions, brokerage and other charges due or to become due to agents or brokers.....	218,435 01
Federal, state and other taxes due or accrued (estimated).....	136,127 19
Salaries, rents, etc., due and accrued	6,970 17
Dividends declared and unpaid to stockholders.....	21,000 00
Interest paid in advance.....	1,074 00
Reinsurance premiums.....	18,051 02
Other liabilities.....	777,582 80
Total liabilities, except capital stock	\$ 4,423,433 89
Capital stock paid up	700,000 00
Surplus over capital and liabilities.....	1,000,000 00
Total liabilities.....	\$ 6,123,433 89

INCOME.

Net cash received for premiums.....	\$ 3,985,460 25
Interest and dividends.....	207,514 48
Gross profit on sale or maturity of bonds.....	7,268 75
Total income.....	\$ 4,200,243 48

DISBURSEMENTS.

Net amount paid for claims	\$ 1,516,144 67
Investigation and adjustment of claims	205,025 50
Dividends to stockholders	175,000 00
Paid for commission or brokerage to agents, less amount received from reinsurance and return premiums.....	1,033,679 65
Salaries, fees and all other compensation of officers, directors, trustees and home office employees	268,687 78
Salaries, travelling and all other expenses of agents not paid by commissions.....	56,357 33
State taxes on premiums, Insurance Department licenses and fees.....	57,536 34
Rents.....	18,599 58
Federal taxes	130,624 20
All other licenses, fees and taxes	2,023 49
Gross loss on sale or maturity of stocks	8 00
All other disbursements.....	51,342 77
Total disbursements	\$ 3,515,029 31

EXHIBIT OF PREMIUMS.

	Accident.	Automobile.	Sickness.
Premiums on risks written or renewed during the year...	\$1,112,355 35	\$ 840,268 33	\$ 429,622 64
Premiums on risks terminated during the year	1,068,103 46	705,027 46	378,472 16
Premiums on net amount in force at December 31, 1919	899,664 58	551,880 71	335,249 54

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THE PROTECTIVE ASSOCIATION OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, J. T. FARISH—Vice-President, NELSON MITCHELL—Manager and Secretary, E. E. GLEASON—Principal Office, Granby, Que.

(Incorporated by an Act of the Parliament of Canada, March 22, 1907. Dominion license issued June 18, 1907.)

CAPITAL.

Amount of joint stock capital authorized and subscribed.....	\$ 50,000 00
Amount paid thereon in cash.....	35,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Bonds and debentures owned by the Company—

	Par value.	Book value.	Market value.
Dom. of Can. War Loan, 1937, 5 p.c.....	\$ 5,000 00	\$ 4,802 74	\$ 4,802 74
Dom. of Can. War Loan, 1937, 5½ p.c.....	5,000 00	5,000 00	5,000 00
<i>Cities—</i>			
Edmonton, 1920 to 1936, 4½ p.c.....	4,662 05	4,361 64	3,962 74
*Port Arthur (Atikokan Iron Co., Ltd.), 1925, 5 p.c.....	2,000 00	1,983 69	1,920 00
Prince Albert, 1964, 1 to 6 p.c.....	5,227 20	4,429 68	2,613 60
*Regina, 1928, 5 p.c.....	5,000 00	4,912 95	4,750 00
<i>Villages—</i>			
*Granby, 1936, 4 p.c.....	16,000 00	16,000 00	12,960 00
St. Michel, de Laval, 1954, 6 p.c.....	5,000 00	5,000 00	5,050 00
<i>School—</i>			
Fort William, Ont., R.C., 1941, 4½ p.c.....	5,000 00	4,672 98	4,050 00
Total par, book and market values...	\$ 52,889 25	\$ 51,163 68	\$ 45,109 08

Carried out at book value.....	\$ 51,163 68
Cash at head office	2,571 76
Cash in Canadian Bank of Commerce, Granby, Que	21,858 35
Total ledger assets.....	\$ 75,593 79
Deduct market value of bonds and debentures under book value.....	6,054 60
	\$ 69,539 19

OTHER ASSETS.

Interest due, \$300; accrued, \$522.49.....	822 49
Agents' balances and premiums uncollected (\$10,458.99 on business prior to Oct. 1, 1919)...	11,973 71
Office furniture (less depreciation)	971 74
Motor car (less depreciation).....	540 00
Total assets.....	\$ 83,847 13

*On deposit with Receiver General.

10 GEORGE V, A. 1920

THE PROTECTIVE ASSOCIATION—*Concluded.*

LIABILITIES.

Total net amount of accident and sickness claims, unadjusted.....	\$	16,322 58
Reserve of unearned premiums, \$52,118.97; carried out at 80 per cent.....		41,695 18
Due and accrued for salaries, rent and medical fees.....		1,273 18
Taxes due and accrued.....		520 00
Total liabilities.....	\$	59,810 94
Excess of assets over liabilities.....	\$	24,036 19
Capital Stock paid in cash.....		35,000 00

INCOME.

Gross cash received for accident and sickness premiums.....	\$	183,889 82
Deduct return premiums.....		985 24
Net cash received for premiums.....	\$	182,904 58
Received for interest.....		2,010 71
Total.....	\$	184,915 29
Received for calls on capital.....		10,000 00
Total income.....	\$	194,915 29

EXPENDITURE.

Net amount paid during the year for accident and sickness claims occurring in previous years.....	\$	26,988 94
Net amount paid during the year for accident and sickness claims occurring during the year.....		92,447 97
Total net amount paid for claims.....	\$	119,436 91
Commission or brokerage.....		24,360 31
Paid for: salaries of officials, \$5,985.40; do., of agents and office staff, \$13,086.81; auditors' fees, \$169.60; travelling expenses, \$4,590.70.....		23,832 51
Taxes.....		3,236 60
Miscellaneous expenditure, viz.: Office furniture and fixtures, \$65.27; postage, telegrams, telephone and express, \$2,333.92; printing and stationery, \$2,049.96; advertising, \$134.45; rents, \$616.16; medical fees, \$2,846; sundries, \$215.04.....		8,260 80
Total expenditure.....	\$	179,127 13

SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December, 31, 1918.....	\$	59,805 63
Amount of cash income.....		194,915 29
Total.....	\$	254,720 92
Expenditure.....		179,127 13
Balance, net ledger assets, at December 31, 1919.....	\$	75,593 79

RISKS AND PREMIUMS.

<i>Accident and Sickness Risks.</i>		No.
Gross policies in force at end of 1918.....		12,943
Taken during 1919, new.....		3,419
renewed.....		10,047
Total.....		26,409
Less terminated.....		12,943
Gross and net in force at December 31, 1919.....		13,466

SESSIONAL PAPER No. 8

RAILWAY PASSENGERS ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, HON. CHAS. N. LAWRENCE—Manager, ARTHUR WORLEY—Secretary, J. L. HARDING—
Principal Office, London, England— Chief Agent in Canada, F. H. RUSSELL—Head Office
in Canada, Toronto.

(Organized March, 1849. Dominion license issued November 27, 1902).

CAPITAL.

Amount of joint stock capital authorized and subscribed.....	£ 1,000,000
Amount paid in cash.....	200,000

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

<i>Governments—</i>	Par value.	Market value.
British War Loan, 1929/1947, 5 p.c.....	\$ 88,367 77	\$ 83,401 42
India Stock (Sterling), 1948 or later, 3 p.c.....	79,599 75	46,167 86
<i>City—</i>		
Toronto, 1948, 4 p.c.....	48,666 67	41,366 67
Toronto, 1948, 4½ p.c.....	24,333 33	22,630 00
<i>Railway—</i>		
East Indian Ry. new deb. stock (g'teed by Sec. of State for India), 1929 or later on 12 mos. notice, 3 p.c.....	45,454 67	25,909 16
Total on deposit with Receiver General.....	\$ 286,422 19	\$ 219,475 11
Carried out at market value.....		\$ 219,475 11

Other Assets in Canada.

	Par value.	Market value.
Bond on deposit with Province of New Brunswick:—		
Dom. of Canada Victory Loan, 1934, 5½ p.c.....	\$ 10,000 00	\$ 10,000 00
Carried out at market value.....		10,000 00
Cash at head office in Canada.....		3,212 10
Cash in banks:—		
Dominion Bank, Toronto.....	\$ 5,675 07	
“ Montreal.....	6,763 14	
“ Winnipeg.....	4,054 83	
“ Vancouver.....	3,682 73	
“ Regina.....	645 83	
Total cash in banks.....		20,821 60
Agents' ledger balances.....		3,019 16
Office furniture.....		6,034 19
Accrued interest.....		613 54
Cash on deposit with Winnipeg Workmen's Compensation Board.....		3,250 84
Deposit with Quebec Assoc. Cos. Bureau.....		566 99
Deposit with Workmen's Compensation Board, Ontario.....		2,106 94
Associated Companies, Manitoba.....		29,671 45
Agents' balances and premiums uncollected, viz:—		
Accident (\$489.29 on business prior to Oct. 1, 1919).....	\$ 4,654 75	
Automobile (excluding Fire Risk) (\$470.04 on business prior to Oct. 1, 1919).....	8,353 72	
Burglary (\$8 on business prior to Oct. 1, 1919).....	129 51	
Guarantee (\$247.66 on business prior to Oct. 1, 1919).....	1,549 81	
Liability (\$1,318.21 on business prior to Oct. 1, 1919).....	15,993 93	
Plate Glass (\$159.98 on business prior to Oct. 1, 1919).....	5,931 84	
Sickness (\$479.48 on business prior to Oct. 1, 1919).....	4,792 89	
Total (\$41,406.45; less \$9,523.48 commission).....		31,882 97
Total assets in Canada.....	\$	330,654 89

10 GEORGE V, A. 1920

RAILWAY PASSENGERS—Continued.

LIABILITIES IN CANADA.

Net amount of unsettled claims, viz:—

Accident, unadjusted.....	\$ 4,675 00
Automobile (excluding Fire Risk) (\$700 accrued in previous years).....	13,235 00
Burglary, unadjusted.....	50 00
Guarantee, unadjusted.....	650 00
Guarantee, resisted, in suit (accrued in previous years).....	3,000 00
Plate Glass, unadjusted (\$475 accrued in previous years).....	4,272 00
Sickness, unadjusted.....	2,900 00
Liability, unadjusted (\$13,900 accrued in previous years).....	37,270 00

Total net amount of unsettled claims.....\$ 66,052 00
 Reserve of unearned premiums, viz:—

Accident.....	\$ 23,244 58
Burglary.....	211 26
Guarantee.....	9,611 08
Sickness.....	11,830 63
Employers' Liability.....	35,185 87
Plate Glass.....	15,603 31
Automobile (excluding Fire Risk).....	37,149 12

Total, \$132,835.85; carried out at 80 per cent.....106,268 68

Salaries, rent, advertising, etc., accrued, not due.....1,207 88

Taxes accrued, not due.....5,439 68

Return premiums due.....

Accident.....	\$ 14 18
Automobile (excluding Fire Risk).....	323 53
Sickness.....	10 47
Liability.....	332 59
Guarantee.....	31 16
Plate Glass.....	15 52

Total return premiums (\$727 45; less \$167 31 commission).....560 14

Due from other company (Trust Account).....1,729 97

Total liabilities in Canada\$ 181,258 35

INCOME IN CANADA.

	Accident.	Automobile (excluding Fire Risk).	Burglary.	Liability.
	\$ cts	\$ cts	\$ cts	\$ cts
Gross cash received	54,499 17	77,472 57	356 94	152,209 83
Less reinsurances.....	95 00			51,241 59
Less return premiums.....	901 63	9,959 62	38 31	8,810 49
Total deduction	996 63			60,052 08
Net cash received.....	53,502 54	67,512 95	318 63	92,157 75

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RAILWAY PASSENGERS—Continued.

INCOME IN CANADA—*Concluded.*

	Guarantee.	Plate Glass.	Sickness.
	\$ cts	\$ cts	\$ cts
Gross cash received.....	18,193 56	27,141 18	26,711 50
Less reinsurances.....	86 67	18 32	35 06
Less return premiums.....	548 60	664 73	371 07
Total deduction.....	635 27	623 05	406 07
Net cash received.....	17,558 29	26,518 13	26,305 43
Net cash received for premiums for all classes of business.....			\$ 283,873 72
Interest.....			703 31
Total income in Canada.....			\$ 284,577 03

EXPENDITURE IN CANADA.

	Accident.	Auto- mobile (exclud- ing Fire Risk).	Burglary.	Liability.	Guarantee	Plate Glass.	Sickness.
—	\$ cts	\$ cts	\$ cts	\$ cts	\$ cts.	\$ cts	\$ cts.
Paid for claims occurring in previous years.....	4,793 32	7,614 15	297 65	32,062 22	946 48	2,213 21	6,912 88
Less savings and salvage		185 75			2,574 25	205 16	1 95
Less reinsurances					—231 95		
Total deduction					2,342 30		
Net paid for said claims.....		7,428 40			—1,395 82	2,008 05	6,910 93
Paid for claims occurring during the year.....	8,915 02	14,504 76	5 00	14,001 69	217 40	11,319 48	11,672 59
Less savings and salvage.....		494 50		247 00		565 85	50 71
Less reinsurances.....	3 93						
Net paid for said claims	8,911 09	14,010 26		13,754 69		10,753 63	11,621 88
Total net paid for said claims.....	13,704 41	21,438 66	302 65	45,816 91	—1,178 42	12,761 68	18,532 81
Total net payment for all classes of business						\$	111,378 70
Commission and brokerage.							64,934 30
Taxes.....							11,372 41
Salaries, fees, and travelling expenses:—Salaries of officials and agents, \$43,827 59; fees, auditors, \$880; travelling expenses, officials, \$5,123 39.							49,830 98
Miscellaneous expenditure, viz.: Advertising, \$1,595.93; furniture and fixtures, \$2,072.39; inspections, \$219; legal expenses, \$137.20; sundries, \$4,997.05; medical examiners' fees, \$323.50; postage, telegrams, telephones and express, \$2,763.58; printing and stationery, \$2,839.61; rents and rates, \$5,504.48; underwriters' boards, associations, etc., \$1,053.30; bad debts, \$116.10							21,622 14
Total expenditure in Canada						\$	259,139 13

10 GEORGE V, A. 1920

RAILWAY PASSENGERS—Continued.

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.								
	Accident.			Automobile (excluding Fire Risk.)			Burglary.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1918.....	3,354	8,566,954	50,648 34	1,243	12,430,000	60,373 29	44	60,300	354 25
Taken in 1919—New.....	654	2,226,700	11,096 98	1,345	13,450,000	56,846 32	19	42,900	250 80
Renewed.....	3,184	9,277,375	43,580 07	368	3,680,000	26,025 29	24	33,800	213 04
Totals.....	7,192	20,071,029	105,325 39	2,956	29,560,000	143,244 90	87	137,000	818 09
Less ceased.....	4,368	12,319,454	58,771 23	1,607	16,070,000	68,946 65	52	70,800	395 56
Gross in force at end of 1919.....	2,824	7,751,575	46,554 16	1,349	13,490,000	74,298 25	35	66,200	422 53
Less reinsured.....		18,000	65 00						
Net in force at end of 1919.....	2,824	7,733,575	46,489 16	1,349	13,490,000	74,298 25	35	66,200	422 53

Risks and Premiums.	Class of Business.						
	Liability.		Guarantee.			Plate Glass.	
	No.	Premiums.	No.	Amount.	Premiums.	No.	Premiums.
		\$ cts.		\$	\$ cts.		\$ cts.
Gross in force at end of 1918.....	462	51,090 39	439	5,507,981	19,137 06	1,220	40,179 44
Taken in 1919—New.....	719	77,812 71	174	1,298,075	6,672 75	408	10,449 79
Renewed.....	143	20,603 54	284	2,011,964	11,806 73	786	17,831 09
Totals.....	1,324	149,506 64	897	8,818,020	37,616 54	2,414	68,460 32
Less ceased.....	599	79,382 49	459	5,747,401	20,226 67	1,157	37,386 17
Gross in force at end of 1919.....	725	70,124 15	438	3,070,619	17,389 87	1,257	31,074 15
Less reinsured.....				21,666	86 67		18 32
Net in force at end of 1919.....	725	70,124 15	438	3,048,953	17,303 20	1,257	31,055 83

Risks and Premiums.	Sickness.	
	Premiums.	
	\$	cts.
Gross in force at end of 1918.....	24,718	80
Taken in 1919—New.....	8,007	69
Renewed.....	19,870	62
Totals.....	52,597	11
Less ceased.....	28,900	84
Gross in force at end of 1919.....	23,696	27
Less reinsured.....	35	00
Net in force at end of 1919.....	23,661	27

<i>Liabilities.</i>			<i>Assets.</i>		
	£	s. d.		£	s. d.
Shareholders' capital—			British Government Securities.....	505,164	0 7
100,000 shares of £10 each, paid up			Municipal and County Securities in the		
£2 per share (now vested in the			United Kingdom.....	3,695	11 1
North British and Mercantile Ins.			Indian and Colonial Govt. Securities..	52,746	17 0
Co.).....	200,000	0 0	Indian and Colonial Municipal Securities.....	16,783	12 1
	£	s. d.	Foreign Govt. Securities.....	58,926	10 3
Personal Accident Insurance Fund.....	101,886	0 0	Foreign Municipal Securities.....	23,814	1 7
Employers' Liability Insurance Fund.....	167,874	0 0	G'teed and other Indian Ry. Stock.	18,326	16 0
General Insurance Fund.....	222,347	0 0	Railway and other Debts. and Deb. Stock (Home and Foreign).....	125,218	16 7
	492,107	0 0	Railway and other Preference and Guaranteed Stock	18,044	12 2
Profit and Loss Account.....	520,651	2 3	Railway Ordinary Stock (Foreign)...	1,617	1 8
Other sums owing by the company—			Ground rents.....	1,000	0 0
Due to other companies.....	16,223	2 8	Leasehold Premises, partly used as offices and partly let.	38,752	8 5
Sundry Creditors....	59,738	19 1	Loans on Stocks and Shares.....	231,945	18 0
Unclaimed Dividends, etc.....	2,709	8 9			
	78,671	10 6			
				1,096,036	5 5

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RAILWAY PASSENGERS—*Concluded.*

BALANCE SHEET—*Concluded.*

Agents' balances....	79,800	16	1	
Outstanding premi- ums.....	2,226	8	3	
Interest accrued ...	9,917	11	9	
Due from other companies.....	30,974	14	2	
Sundry debtors.....	15,013	6	7	
Cash—				
On deposit.....	25,000	0	0	
In hand and on Current Acct....	32,460	10	6	
				195,393 7 4
<u>£1,291,429 12 9</u>				<u>£1,291,429 12 9</u>

SESSIONAL PAPER No. 8

THE RIDGELY PROTECTIVE ASSOCIATION.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, AUSTIN A. HEATH—Secretary, HARRY L. PEABODY—Principal Office, Worcester, Mass.—Chief Agent in Canada, JAS. E. SCOTT—Head Office in Canada, Toronto Ont.

(Incorporated 1894. Dominion license issued September 30, 1913.)

CAPITAL.

Amount of capital authorized, subscribed and paid in cash.....\$ 1,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debentures on deposit with Receiver General, viz.:

	Par value.	Market value.
City of Halifax, 1945, 4 p.c.....	\$ 10,000 00	\$ 8,500 00
City of Toronto, 1922, 4 p.c.....	20,000 00	19,200 00
Total on deposit with Receiver General.....	\$ 30,000 00	\$ 27,700 00
Carried out at market value.....		\$ 27,700 00

Other Assets in Canada.

Cash in banks, viz.:

Molsons Bank, Toronto.....	\$ 258 28
Dominion Bank, Toronto.....	13,852 28
Total cash in banks.....	14,110 56
Interest accrued.....	600 00
Total assets in Canada.....	\$ 42,410 56

LIABILITIES IN CANADA.

Total net amount of accident and sickness claims, unadjusted.....	\$ 6,275 22
Reserve of unearned premiums: accident and sickness, \$3,496.52; carried out at 80 per cent.....	2,797 21
Taxes due and accrued.....	2,611 74
Salaries, rent, advertising, agency and other expenses due and accrued.....	25 00
Premiums paid in advance, \$2,835.50; investigating and adjusting unpaid claims (estimated) \$62.83.....	2,898 33
Total liabilities in Canada.....	\$ 14,607 50

INCOME IN CANADA.

Accident and Sickness Risks.

Gross cash received for premiums.....	\$ 65,478 50
Deduct return premiums.....	396 96
Total net cash received for premiums.....	\$ 65,081 54
Interest and dividends.....	1,398 23
Policy fees.....	5,128 50
Total income in Canada.....	\$ 71,608 27

10 GEORGE V, A. 1920

THE RIDGELY PROTECTIVE—Continued.

EXPENDITURE IN CANADA.

Accident and Sickness Risks.

Net amount paid for claims occurring in previous years.....	\$ 25,576 42	
Net amount paid for claims occurring during the year.....	24,276 61	
Total net amount paid for claims.....	\$	49,853 03
Commission on brokerage.....		7,280 62
Salaries of head office officials, \$1,090; do., of general and special agents, \$1,480; travelling expenses, agents, \$1,352.23.....		3,922 23
Taxes.....		2,379 47
Miscellaneous expenditure, viz.: Advertising, \$236.40; furniture and fixtures, 60c.; postage, telegrams, telephones and express, \$314.28; printing and stationery, \$39.20; rents, \$600; investigations and adjustments, \$146.89; miscellaneous, \$275.78.....		1,613 15
Total expenditure in Canada.....	\$	65,048 50

RISKS AND PREMIUMS IN CANADA.

Accident and Sickness Risks.

	No.	Premiums.
Gross policies in force at end of 1918.....	3,399	\$ 17,487 00
Taken during 1919, new and renewed.....	3,443	65,478 50
Total.....	6,842	\$ 82,965 50
Deduct terminated.....	3,399	64,759 50
Gross and net in force at December 31, 1919.....	3,443	\$ 18,206 00

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

LEDGER ASSETS.

Book value of bonds.....	\$ 446,006 50
Cash on hand, in trust companies and in banks.....	94,405 81
Total ledger assets.....	\$ 540,412 31
Interest due and accrued.....	8,881 52
Gross assets.....	\$ 549,293 83
Deduct assets not admitted.....	47,655 53
Total admitted assets.....	\$ 501,638 30

LIABILITIES.

Total net amount of unpaid claims.....	\$ 102,548 05
Expenses of investigations and adjustment of claims (estimated).....	919 88
Total unearned premiums.....	98,449 17
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	3,497 28
Federal, state and other taxes (estimated).....	20,119 45
Total liabilities, except paid up capital.....	\$ 225,533 83
Capital stock paid up.....	100,000 00
Surplus over capital and other liabilities.....	176,104 47
Total liabilities.....	\$ 501,638 30

INCOME.

Net cash received for premiums.....	\$ 804,779 03
Policy fees required or represented by applications.....	127,171 00
Received for interest and dividends.....	25,851 03
From agents' balances previously charged off.....	11 40
Total income.....	\$ 957,812 46

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THE RIDGELY PROTECTIVE—*Concluded.*

DISBURSEMENTS.

Net amount paid for claims.....	\$ 507,559 94
Investigation and adjustment of claims.....	6,766 54
Policy fees retained by agents.....	124,794 45
Commissions or brokerage.....	34,140 52
Dividends and interest to stockholders.....	10,000 00
Salaries, fees and all other compensation of officers, directors, trustees and home office employees.....	139,550 39
Salaries, travelling and all other expenses of agents not on commission account.....	49,068 25
Rents.....	4,100 04
State taxes on premiums, Insurance Department licenses and fees.....	18,098 04
All other licenses, fees and taxes.....	12,308 72
Agents' balances charged off.....	41 32
Loss on sale or maturity of bonds.....	4,086 50
All other disbursements.....	38,401 74
Total disbursements.....	<u>\$ 948,916 45</u>

EXHIBIT OF PREMIUMS.

Premiums on policies written or renewed during the year.....	\$ 807,589 00
Premiums on risks expired and terminated.....	756,653 00
Premiums on policies in force at end of the year.....	<u>265,031 75</u>

10 GEORGE V, A. 1920

SECURITY MUTUAL CASUALTY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, EDWIN L. WARD—Secretary, HENRY VEEDER—Principal Office, Chicago, Ill.—
Chief Agent in Canada, F. A. SHAW—Head Office in Canada, Winnipeg, Man.

(Incorporated, 1913. Dominion license issued, Feb. 20, 1918.)

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bond on deposit with Receiver General, viz.:	Par value.	Market value.
Dominion of Canada bond, 1921, 5 p.c.....	\$ 20,000 00	\$ 19,800 00
Total on deposit with Receiver General.....	\$ 20,000 00	\$ 19,800 00
Carried out at market value.....		\$ 19,800 00

Other Assets in Canada.

Bond deposited with the Workmen's Comp. Board, Manitoba:—		
Dominion of Canada War Loan, 1922, 5½ p.c.....	\$ 15,000 00	\$ 15,000 00
Carried out at market value.....		15,000 00
On deposit with Workmen's Compensation Board, Manitoba.....		2,000 00
Interest due, \$412.50; accrued, \$284.37.....		696 87
Agents' balances and premiums uncollected (written prior to Oct. 1, 1919).....		2,590 00
Total assets in Canada.....		\$ 40,086 87

LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid.....	\$ 2,773 28
Net amount of claims, unadjusted.....	433,09
Total net amount of unsettled claims.....	\$ 3,206 37
Present value of claims payable by instalments not yet due.....	18,000 00
Reserve of unearned premiums, \$3,453; carried out at 80 per cent.....	2,762 40
Taxes, due and accrued.....	205 40
Total liabilities in Canada.....	\$ 24,174 17

INCOME.

Net cash received for liability premiums.....	\$ 10,269 22
Received for interest on investments.....	2,029 44
Total income in Canada.....	\$ 12,298 66

EXPENDITURE.

Net amount paid for claims occurring in previous years.....	\$ 2,696 64
“ “ “ “ during the year.....	2,578 77
Net amount paid for liability claims.....	\$ 5,275 41
Taxes.....	172 65
Miscellaneous expenditure, viz.:—Printing and stationery, \$10; postage, telegrams, telephones and express, \$6; underwriters' boards, tariff associations, etc., \$496.13.....	512 13
Total expenditure.....	\$ 5,960 19

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

	<i>Liability Risks.</i>	Premiums.
Gross policies in force at end of 1918.....	\$ 8,206 05	
Taken during 1919, new and renewed.....	10,289 22	
Total.....	\$ 18,495 27	
Deduct terminated.....	13,315 27	
Gross and net in force nt December 31, 1919.....	\$ 5,180 00	

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

THE TRAVELERS INDEMNITY COMPANY, HARTFORD, CONN.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, L. F. BUTLER—Secretary, J. H. COBURN—Principal Office, Hartford, Conn.—Chief Agent in Canada, GEO. T. FOSTER, K.C.—Head Office in Canada, Montreal.

(Incorporated March 25, 1903. Dominion license issued April 29, 1913.)

CAPITAL.

Amount of capital authorized, subscribed and paid in cash..... \$ 1,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.
Dominion of Canada War Loan, 1937, 5½ p.c.	\$ 100,000 00	\$ 100,000 00
Dominion of Canada Victory Loan, 1933, 5½ p. c.	50,000 00	50,000 00
<i>Cities—</i>		
London, 1933, 4 p.c.	17,000 00	14,960 00
Toronto, 1948, 4 p.c.	109,500 00	93,075 00
Victoria, 1923, 4 p.c.	25,000 00	23,000 00

Total on deposit with Receiver General..... \$ 301,500 00 \$ 281,035 00

Carried out at market value..... \$ 281,035 00

Other Assets in Canada.

Cash in Royal Bank of Canada, Montreal, \$10,778.13; Toronto, \$677.39; Winnipeg, \$58.25. 11,513 77
Interest accrued..... 3,608 43
Agents' balances and premiums uncollected, viz.:—

Accident.....	\$ 701 84
Automobile (excluding Fire Risk).....	6,884 63
Burglary.....	6,675 04
Plate Glass.....	512 74
Sickness.....	12,610 67
Steam Boiler and Fly-Wheel.....	7,102 27

Total..... 34,487 19

Total assets in Canada..... \$ 330,644 39

LIABILITIES IN CANADA.

Unsettled claims, viz.:—

Accident, adjusted and unpaid.....	\$ 244 70
Accident, unadjusted.....	2,724 80
Automobile (excluding Fire Risk), unadjusted.....	102,763 00
Burglary, unadjusted.....	1,032 50
Plate Glass, unadjusted.....	318 00
Sickness, adjusted and unpaid.....	1,685 22
Sickness, unadjusted.....	7,189 97
Steam Boiler and Fly-Wheel, unadjusted.....	450 00

Total net amount of unsettled claims..... \$ 116,408 19

Reserve of unearned premiums:—

Accident.....	\$ 16,385 70
Automobile (excluding Fire Risk).....	42,213 94
Burglary.....	18,022 60
Plate Glass.....	2,047 80
Sickness.....	51,578 96
Steam Boiler and Fly-Wheel.....	57,954 48

Total net reserve, \$188,203.48; carried out at 80 per cent..... 150,562 79

Taxes due and accrued..... 11,310 20
Salaries, rents, etc., due and accrued..... 7,386 61

Total liabilities in Canada..... \$ 285,667 79

10 GEORGE V, A. 1920

THE TRAVELERS INDEMNITY—Continued.

INCOME IN CANADA.

Premiums.	Class of Business.					
	Accident.	Auto- mobile (excluding Fire Risk.)	Burglary.	Plate Glass.	Sickness.	Steam Boiler and Fly-Wheel
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received for premiums..	56,513 92	162,274 75	44,614 49	6,237 29	139,929 86	79,555 48
Deduct return premiums..	16,251 41	58,014 73	10,711 85	2,939 98	37,357 20	39,172 99
Net cash received for premiums..	40,262 51	104,260 02	33,902 64	3,297 31	102,572 66	49,382 49

Net cash received for premiums for all classes of business.....\$ 333,677 63
 Cash received for interest on investments.....12,501 83

Total income in Canada.....\$ 346,179 46

EXPENDITURE IN CANADA.

Claims.	Class of Business.					
	Accident.	Auto- mobile (excluding Fire Risk.)	Burglary.	Plate Glass.	Sickness.	Steam Boiler and Fly-Wheel
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Paid for claims occurring in previous years.....	1,004 76	12,709 97	35 00	1,067 84	19,563 92	307 50
Paid for claims occurring during the year.....	7,546 13	32,984 01	1,343 98	1,545 02	40,781 74	2,427 19
Deduct savings and salvage.....		2,021 96		154 06		
Net paid for said claims..		30,962 05		1,390 96		
Total net paid for said claims.....	8,550 89	43,672 02	1,378 98	2,458 80	60,345 66	2,734 69

Total net payments for claims for all classes of business.....\$ 119,141 04
 Commission and brokerage.....76,804 01
 Taxes.....7,857 95
 Salaries, fees and travelling expenses:—Salaries:—Head office officials and general and special agents, \$10,770.28; travelling expenses, \$4,628.40; branch office salaries, \$6,727.22 22,125 90
 Miscellaneous expenditure, viz.:—Advertising, \$40.85; medical examiner's fees, \$608; postage and exchange, \$2,062.43; printing and stationery, \$671.49; rents, \$2,642.04; adjusting expenses, \$8,618.55; furniture and fixtures, \$672.95; inspections and surveys, \$14,410.83; underwriters' boards, etc., \$895.14; legal expenses, \$450.85. 31,073 13

Total expenditure in Canada.....\$ 257,002 03

SESSIONAL PAPER No. 8

THE TRAVELERS INDEMNITY—Continued.

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.				
	Accident.			Automobile (excluding Fire Risk.)	
	No.	Amount.	Premiums.	No.	Premiums.
		\$	\$ cts.		\$ cts.
Gross in force at end of 1918.....	1,712	6,880,903	23,510 42	1,152	63,545 63
Taken in 1919, new and renewed.....	4,650	13,312,058	52,859 16	3,331	162,624 53
Totals.....	6,362	20,192,961	76,369 58	4,483	226,170 16
Less ceased.....	4,082	11,514,192	43,598 18	3,119	141,742 27
Gross and net in force at end of 1919	2,280	8,678,769	32,771 40	1,364	84,427 89

Risks and Premiums.	Class of Business.					
	Burglary.		Plate Glass.		Sickness.	
	No.	Premiums.	No.	Premiums.	No.	Premiums.
		\$ cts		\$ cts		\$ cts
Gross in force at end of 1918.....	829	28,286 66	345	11,588 98	4,104	75,966 25
Taken in 1919, new and renewed.....	1,662	49,333 63	366	6,405 10	7,647	143,881 27
Totals.....	2,491	77,620 29	711	17,994 08	11,751	219,847 52
Less ceased.....	1,160	40,372 92	431	12,422 74	7,604	116,689 59
Gross and net in force at end of 1919	1,331	37,247 37	280	5,571 34	4,147	103,157 93

Risks and Premiums.	Class of Business.		
	Steam Boiler and Fly-Wheel.		
	No.	Amount.	Premiums.
		\$	\$ cts
Gross in force at end of 1918.....	718	12,283,500	99,521 64
Taken in 1919, new and renewed.....	549	8,396,000	84,775 01
Totals.....	1,267	20,679,500	184,296 65
Less ceased.....	1,042	9,553,800	71,684 09
Gross and net in force at end of 1919	225	11,125,700	112,612 56

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

LEDGER ASSETS.

Mortgage loans on real estate, first liens	\$ 375,999 97
Loans secured by pledge of bonds, stocks and other collaterals.....	20,000 00
Book value of bonds and stocks.....	4,202,360 62
Cash on hand, in trust companies and in banks.....	245,738 32
Premiums in course of collection.....	1,041,497 01
Total ledger assets.....	\$ 5,885,595 92

NON-LEDGER ASSETS.

Interest accrued.....	55,278 83
Gross assets.....	\$ 5,940,874 75
Deduct assets not admitted.....	59,611 21
Total admitted assets.....	\$ 5,881,263 54

10 GEORGE V, A. 1920

THE TRAVELERS INDEMNITY—*Concluded.*

LIABILITIES.

Unpaid claims.....	\$ 650,816 16
Expenses of investigation and adjustment of unpaid claims (estimated).....	53,308 85
Unearned premiums.....	3,300,325 22
Commissions, brokerage and other charges due or to become due to agents or brokers.....	227,892 21
Salaries, rents, expenses, bills, accounts, fees, etc., due and accrued.....	20,275 45
Federal, state and other taxes, due or accrued (estimated).....	93,045 57
Reinsurance.....	1,859 69
Reserve, accident contingent fund.....	107,978 45
Total liabilities, except capital stock.....	\$ 4,455,501 60
Capital stock paid up in cash.....	1,000,000 00
Surplus over all liabilities.....	425,761 94
Total liabilities.....	\$ 5,881,263 54

INCOME.

Total net cash received for premiums.....	\$ 6,043,475 57
Inspections.....	9,276 94
Interest and dividends.....	216,323 97
Gross increase, by adjustment, in book value of bonds.....	3,942 59
Miscellaneous profit and loss.....	21 76
Agents' balances previously charged off.....	8 25
Total income.....	\$ 6,273,049 08

DISBURSEMENTS.

Net amount paid for claims.....	\$ 2,279,424 81
Investigation and adjustment of claims.....	320,175 73
Paid stockholders for interest and dividends.....	80,000 00
Commission or brokerage.....	1,305,197 21
Salaries, fees and all other compensation of officers, directors, trustees and home office employees.....	214,536 14
Salaries, travelling and all other expenses of agents not paid by commissions.....	316,350 32
Salaries, travelling and all other expenses of payroll auditors.....	13,345 15
Inspections.....	316,379 05
Rents.....	57,146 44
State taxes on premiums, Insurance Department licenses and fees.....	98,950 98
Federal taxes.....	80,276 27
All other licenses, fees and taxes.....	27,588 51
Agents' balances charged off.....	82 51
Gross decrease, by adjustment, in book value of bonds.....	2,508 00
Gross loss on sale or maturity of bonds.....	20,776 25
All other disbursements.....	591,117 41
Total disbursements.....	\$ 5,723,884 78

EXHIBIT OF PREMIUMS.

	Premiums written or renewed dur- ing the year.	Premiums terminated during the year.	Net premiums in force at Dec. 31, 1919.
Accident.....	\$ 226,535 45	\$ 174,280 89	\$ 184,499 72
Health.....	196,074 88	157,893 40	148,515 54
Liability.....	118,979 24	109,451 83	80,598 52
Plate Glass.....	528,888 90	420,552 05	393,378 29
Fly-Wheel.....	38,076 55	24,511 84	51,348 07
Auto and Teams and other Property Damage.....	3,695,906 23	2,869,374 71	2,513,825 78
Steam Boiler.....	756,668 12	526,214 06	1,219,985 53
Burglary and Theft.....	1,399,462 05	732,194 67	1,351,065 57
Workmen's Compensation.....	1,248,737 65	1,283,277 39	240,163 56

SESSIONAL PAPER No. 8

THE TRAVELERS INSURANCE COMPANY. HARTFORD. CONN.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, L. F. BUTLER—Secretary, J. L. HOWARD—Principal Office, Hartford, Conn., U.S.A.—
Chief Agent in Canada, GEORGE G. FOSTER—Head Office in Canada, Montreal.

(Incorporated June 17, 1863. Commenced business in Canada, July 1, 1865.)

ACCIDENT DEPARTMENT.

CAPITAL.

Amount of capital authorized.....\$10,000,000 00
Amount of capital subscribed for and paid thereon in cash.....6,000,000 00

ASSETS IN CANADA.

(For Invested Assets, see Life Statement.)

Agents' balances and premiums uncollected:—

Accident.....\$ 9,680 05
Liability.....21,091 90

Total\$ 30,771 95

Total assets in Canada.....\$ 30,771 95

LIABILITIES IN CANADA.

Unsettled claims—

Accident, adjusted but unpaid.....\$ 1,528 89
Accident, unadjusted.....17,487 00
Liability, unadjusted.....59,533 65

Total net amount of unsettled claims.....\$ 78,549 54

Reserve of unearned premiums, viz.:—

Accident.....\$ 89,912 05
Liability.....42,436 91
Ten Premium Accident.....13,733 00

Total, \$146,081.96; carried out at 80 per cent.....116,865 57

Due and accrued for salaries, rent, advertising, agency and other expenses.....8,037 51

Due and accrued for taxes.....9,827 54

Total liabilities in Canada.....\$ 213,280 16

INCOME IN CANADA.

Premiums.	Class of Business.	
	Accident.	Liability.
	\$ cts.	\$ cts.
Gross cash received.....	240,200 10	187,958 70
Less return premiums.....	36,542 37	28,582 33
Net cash received.....	203,657 73	159,376 37
Net cash received for premiums for all classes of business.....	\$ 363,034 10	
Total income in Canada.....	\$ 363,034 10	

10 GEORGE V, A. 1920

THE TRAVELERS—Continued.
EXPENDITURE IN CANADA.

Claims.	Class of Business.	
	Accident.	Liability.
	\$ cts.	\$ cts.
Net payment for claims occurring in previous years.....	11,217 29	43,809 01
Paid for claims occurring during the year.....	25,437 15	20,508 49
Total net payment for claims.....	36,654 44	64,317 50
Total net payments for claims for all classes of business.....\$		
Commission and brokerage.....		100,971 94
Taxes.....		84,929 20
Salaries and travelling expenses:—Salaries of Head Office officials, \$8,508.35; general and special agents, \$12,527.18; travelling expenses, officials and agents, \$3,528.96; branch office salaries, \$41,401.95; auditors' salaries, \$1,785.47.....		10,187 01
Miscellaneous expenditure, viz.: Advertising, \$520.92; furniture and fixtures, \$4,200.14; inspections and surveys, \$4,209.41; legal expenses, \$7,043.48; medical examiners' fees, \$5,504.96; postage, exchange and express, \$4,467.97; printing, stationery, etc., \$4,068.34; rents, \$6,930.81; adjusting expenses, \$26,379.25; miscellaneous expenses, \$813.....		67,751 91
Total expenditure in Canada.....		\$ 327,978 34

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.				
	Accident.			Liability.	
	No.	Amount.	Premiums.	No.	Premiums.
		\$	\$ cts.		\$ cts.
Gross in force at end of 1918.....	7,240	37,549,730	152,788 58	58	94,662 08
Taken in 1919, new and renewed.....	26,433	105,091,664	234,943 34	1,247	188,819 54
Totals.....	33,673	142,641,394	387,731 92	1,305	283,481 62
Less ceased.....	25,708	92,566,362	207,907 82	573	199,158 02
Gross and net in force at end of 1919.....	7,965	50,075,032	179,824 10	732	84,323 60

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

INCOME.

Total premium income.....	\$37,182,949 74
Cash received for interest and dividends.....	1,586,966 68
Borrowed money (gross).....	10,000,000 00
Agents' balances previously charged off.....	120 53
Claims assumed.....	459,737 00
Gross profits on sale or maturity of bonds and stocks.....	130,401 25
Gross increase, by adjustment, in book value of bonds.....	67,563 57
From all other sources.....	1 54
Total income.....	\$49,427,740 31

SESSIONAL PAPER No. 8

THE TRAVELERS—Continued.

DISBURSEMENTS.

Net amount paid for claims.....	\$14,393,698 68
Matured endowments and surrender values under ten premium accident policies.....	13,390 90
Investigation and adjustment of claims.....	2,075,552 92
Paid stockholders for interest and dividends.....	960,000 00
Commissions or brokerage.....	6,349,367 75
Salaries, travelling and all other expenses of agents not paid by commissions.....	1,875,174 72
Salaries, travelling and other expenses of pay roll auditors.....	413,559 92
Salaries, fees and all other compensation of officers, directors, trustees and home office employees.....	1,575,680 45
Medical examiners' fees and salaries.....	50,328 25
Inspections (other than medical and claim).....	802,492 70
Travelling expenses, home office.....	110,708 71
State taxes on premiums, Insurance Department licenses and fees.....	574,530 71
All other licenses, fees and taxes.....	705,336 41
Rents.....	438,236 20
Agents' balances charged off.....	1,214 61
Gross loss on sale of maturity of bonds.....	20,618 63
Gross decrease, by adjustment, in book value of bonds.....	57,565 00
Borrowed money repaid (gross).....	10,000,000 00
Interest on borrowed money.....	60,359 62
All other disbursements.....	1,031,819 36
Total disbursements.....	\$41,509,635 54

LEDGER ASSETS.

Loans secured by pledge of bonds or other collaterals.....	\$ 732,278 75
Book value of bonds and stocks owned.....	38,315,304 50
Cash on hand, in trust companies and in banks.....	3,347,402 88
Premiums in course of collection.....	6,415,590 13
Bills receivable.....	6,696 64
Agents' ledger balances.....	60,010 44
Thrift stamps.....	106 00
Total ledger assets.....	\$48,877,389 34

NON-LEDGER ASSETS.

Interest due and accrued.....	417,299 54
Market value of stocks over book value.....	285,226 50
Gross assets, life business.....	121,718,289 45
Total.....	\$171,298,204 83
Deduct assets not admitted.....	718,286 34
Total admitted assets.....	\$170,579,918 49

LIABILITIES.

Total unpaid claims.....	\$22,208,207 31
Estimated expenses of investigations and adjustment of unpaid claims.....	40,659 82
Total unearned premiums.....	11,413,324 09
Commissions, brokerage and other charges due or to become due to agents or brokers.....	884,816 68
Due or accrued on account of salaries, rent, expenses, bills, account, fees, etc.....	464,901 11
Federal, state and other taxes due or accrued (estimated).....	623,188 86
Reinsurance premiums.....	49,086 40
Special Reserve.....	1,500,000 00
Total liabilities, life business.....	118,197,881 77
Total liabilities (excluding capital stock).....	\$155,382,056 04
Joint stock capital paid up in cash.....	6,000,000 00
Surplus over liabilities.....	9,197,852 45
Total liabilities.....	\$170,579,918 49

EXHIBIT OF PREMIUMS.

Accident.

Premiums on policies written or renewed during 1919.....	\$ 6,903,492 01
Premiums on policies terminated.....	5,968,527 97
Net premiums in force at December 31, 1919.....	4,929,373 50

10 GEORGE V, A. 1920

THE TRAVELERS—*Concluded.**Liability.*

Premiums on policies written or renewed during 1919	\$12,708,736 28
Premiums on policies terminated	11,617,283 45
Net premiums in force at December 31, 1919	<u>7,785,095 22</u>

Health.

Premiums on policies written or renewed during 1919	\$ 3,043,550 57
Premiums on policies terminated	2,157,566 51
Net premiums in force at December 31, 1919	<u>2,146,187 71</u>

Workmen's Compensation.

Premiums on policies written or renewed during 1919	\$21,396,751 36
Premiums on policies terminated	21,279,105 36
Net premiums in force at December 31, 1919	<u>8,009,469 32</u>

Workmen's Collective.

Premiums on policies written or renewed during 1919	\$ 20,918 18
Premiums on policies terminated	22,867 24
Net premiums in force at December 31, 1919	<u>2,236 97</u>

SESSIONAL PAPER No. 3

THE ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

Supreme Counsellor, R. A. TATE—Secretary, W. D. MURPHY—Principal Office, Columbus, O.—
Chief Agent in Canada, F. J. C. Cox—Head Office in Canada, Winnipeg, Man.

(Incorporated September 25, 1890. Dominion license issued, July 24, 1914.)

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds on deposit with Receiver General, viz:—

	Par value	Market value
United States of America Canal Loan, 1961, 3 p.c.	\$ 3,000 00	\$ 2,700 00
City of Calgary, 1933, 5 p.c.	27,000 00	25,110 00

Total on deposit with Receiver General	<u>\$ 30,000 00</u>	<u>\$ 27,810 00</u>
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Carried out at market value		\$ 27,810 00
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Other Assets in Canada.

Agents' balances and premiums uncollected		1,402 00
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Total assets in Canada		<u>\$ 29,212 00</u>
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LIABILITIES IN CANADA.

Total net amount of claims, unadjusted		\$ 818 64
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Total liabilities in Canada		<u>\$ 818 64</u>
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INCOME IN CANADA

Gross cash received for premiums.....	\$ 22,978 00
Less return premiums.....	338 00

Net cash received for premiums.....	\$ 22,640 00
Interest and dividends.....	1,440 00

Total income in Canada.....	<u>\$ 24,080 00</u>
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EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years.....	\$ 3,130 34
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Net amount paid for claims occurring during the year.....	3,915 89
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Total net amount paid for accident claims.....	\$ 7,046 23
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Paid for: chief agent, \$46.50; medical examiners' fees, \$20; headquarters expenses, \$2,284.13	
filing license, etc., \$295.73	2,646 36

Total expenditure in Canada.....	<u>\$ 9,692 59</u>
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RISKS AND PREMIUMS IN CANADA.

	No.	Amount
Gross policies in force at end of 1918.....	1,722	\$ 8,610 000
Taken during 1919, new.....	614	3,070 000
" " renewed	181	905,000

Total.....	2,517	\$ 12,585,000
Deduct terminated.....	274	1,370,000

Gross and net in force at December 31, 1919.....	2,243	<u>\$ 11,215,000</u>
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10 GEORGE V, A. 1920

THE ORDER OF UNITED COMMERCIAL TRAVELERS—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

LEDGER ASSETS.

Book value of bonds.....	\$ 596,000 00
Book value of real estate.....	39,166 00
Cash on hand, in trust companies and in banks.....	331,509 23
War Certificates.....	3,461 76
Total ledger assets.....	<u>\$ 970,136 99</u>

NON-LEDGER ASSETS.

Interest due and accrued.....	8,246 19
Market value of real estate over book value.....	10,834 00
Assessments collected, not yet turned over to Supreme Lodge.....	164,226 00
All other assets.....	29,069 40
Gross assets.....	\$ 1,182,512 58
Deduct assets not admitted.....	73,451 04
Total admitted assets.....	<u><u>\$1,109,061 54</u></u>

LIABILITIES.

Total net amount of unpaid claims.....	\$ 240,848 82
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	323 80
Federal, state and other taxes (estimated).....	39 47
Total liabilities.....	<u><u>\$ 241,212 09</u></u>

INCOME.

Net cash received for premiums.....	\$1,016,827 50
Rents.....	5,384 00
Received for interest and dividends.....	29,749 87
Gross increase by adjustment in book value of bonds.....	5,089 37
All other income.....	29,794 77
Total income.....	<u><u>\$1,086,845 51</u></u>

DISBURSEMENTS.

Net amount paid for claims.....	\$ 721,793 30
Medical examiners' fees.....	7,731 00
Travelling and other expenses.....	3,773 47
Supreme Lodge meeting expenses.....	21,146 86
Salaries, fees and all other compensation of officers and trustees.....	12,500 00
Salaries of office employees.....	32,634 14
Rents.....	5,000 00
State taxes on premiums, Insurance Department licenses and fees.....	1,336 23
Legal fees.....	18,173 08
Taxes, etc., on real estate.....	1,404 59
Gross decrease by adjustment in book value of bonds.....	1,484 95
All other disbursements.....	86,945 13
Total disbursements.....	<u><u>\$ 913,922 75</u></u>

SESSIONAL PAPER No. 8

THE UNITED STATES FIDELITY AND GUARANTY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, J. R. BLAND—Secretary, J. HOWARD BLAND—Principal Office, Baltimore, Md., U.S.A.
Chief Agent in Canada, A. E. KIRKPATRICK—Head Office in Canada, Toronto.

(Incorporated March 19, 1896. Commenced business in Canada March 12, 1903.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash..... \$ 4,500,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General. (For details, see Schedule B.)..... \$ 342,500 00

Other Assets in Canada.

Market value of bonds on deposit with Provincial Governments (For details, see Schedule C) 22,800 00
Cash at head office in Canada..... 174 21
Interest accrued..... 5,014 57
Cash in Dominion Bank, Toronto..... 7,115 49
Agents' balances and premiums uncollected, viz.:—
Guarantee (\$1,963.53 on business prior to Oct. 1, 1919)..... \$ 19,101 38
Accident (\$478.28 on business prior to Oct. 1, 1919)..... 3,789 20
Plate Glass (\$48.51 on business prior to Oct. 1, 1919)..... 872 27
Sickness (\$402.12 on business prior to Oct. 1, 1919)..... 1,927 43
Burglary (\$290.40 on business prior to Oct. 1, 1919)..... 15,721 80
Liability (\$706.85 on business prior to Oct. 1, 1919)..... 10,845 85
Automobile, (excluding Fire Risk) (\$2,689.59 on business prior to Oct. 1, 1919) 17,778 12

Total, \$70,036.05 (less \$17,509 01 commission)..... 52,527 04
Office furniture and plans..... 2,000 00

Total assets in Canada..... \$ 432,131 31

LIABILITIES IN CANADA.

Net amount of burglary claims, unadjusted..... \$ 900 00
Net amount of guarantee claims, unadjusted..... 70,961 89
Net amount of liability claims, unadjusted..... 18,495 00
Net amount of accident claims, unadjusted..... 440 00
Net amount of plate glass claims, unadjusted..... 980 00
Net amount of sickness claims, unadjusted..... 2,430 00
Net amount of automobile (excluding fire risk) claims, unadjusted..... 9,335 00

Total net amount of unsettled claims..... \$ 103,541 89
Reserve of unearned premiums, viz.:

Guarantee..... \$ 123,567 47
Accident..... 10,524 58
Plate Glass..... 5,036 12
Sickness..... 7,910 29
Burglary..... 45,428 25
Liability..... 41,155 41
Automobile (excluding Fire Risk)..... 36,713 79

Total, \$270,335.91; carried out at 80 per cent..... 216,268 73
Taxes due and accrued..... 46,000 00

Total liabilities in Canada..... \$ 365,810 62

10 GEORGE V. A. 1920

THE UNITED STATES FIDELITY AND GUARANTY—*Continued.*

INCOME IN CANADA.

	Accident.	Automobile (excluding Fire Risk.)	Burglary.	Liability.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	23,201 49	75,788 45	92,740 61	94,793 68
Less reinsurances.....			9,623 60	110 98
Less return premiums.....	3,030 97	16,386 77	14,221 82	3,310 21
Total deduction.....			23,845 42	3,421 19
Net cash received.....	20,170 52	59,401 68	68,895 19	91,372 49

	Guarantee.	Plate Glass.	Sickness.
	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	279,577 49	9,841 56	18,808 51
Less reinsurances.....	920 95		
Less return premiums.....	26,448 49	727 69	2,608 38
Total deduction.....	27,369 44		
Net cash received.....	252,208 05	9,113 87	16,200 13

Net cash received for premiums for all classes of business.....	\$ 517,361 93
Cash received for interest on investments.....	22,389 57
Total income in Canada.....	\$ 539,751 50

EXPENDITURE IN CANADA.

	Accident.	Automobile (excluding Fire Risk).	Burglary.	Liability.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Paid for claims occurring in previous years.....	230 70	7,852 11	5,478 46	15,684 16
Paid for claims occurring during the year.....	2,408 83	29,228 80	13,798 79	18,749 29
Deduct savings and salvage.....		486 10		414 25
“ reinsurances.....				
Total deduction.....				
Net paid for said claims.....		28,742 70		18,335 04
Total net paid for said claims.....	2,639 53	36,591 81	19,277 25	34,019 20

SESSIONAL PAPER No. 8

THE UNITED STATES FIDELITY AND GUARANTY—*Continued.*EXPENDITURE IN CANADA—*Concluded.*

	Guarantee.	Plate Glass.	Sickness.
	\$ cts.	\$ cts.	\$ cts.
Paid for claims occurring in previous years.....	46,647 13	528 80	1,154 60
Less savings and salvage	26,194 47		
Net paid for said claims	20,452 66		
Paid for claims occurring during the year	89,362 57	3,701 91	7,224 49
Less savings and salvage.....	17,954 22	158 80	
Net paid for said claims.	71,408 35	3,543 11	
Total net paid for said claims.....	91,861 01	4,071 91	8,379 09
Total net payments for claims for all classes of business.....			
Commission and brokerage			\$ 196,842 80
Taxes.....			112,200 48
Salaries, fees and travelling expenses: Salaries of head office officials and agents, \$84,932.34;			12,716 00
travelling expenses: officials, \$12,806.53.....			97,738 87
Miscellaneous expenditure, viz.: Advertising, \$1,939 71; furniture and fixtures, \$1,481.35;			
legal expenses, \$135.80; postage, telegrams, telephone, express and exchange, \$5,503.32;			
printing and stationery, \$3,197.75; rents, \$5,630; underwriters' boards, associations, etc.,			
\$691.41; incidentals, \$2,415.95; duty, \$774.02; exchange, —\$2,217.04			19,552 27
Total expenditure in Canada.....			\$ 439,050 42

SUMMARY OF RISKS AND PREMIUMS IN CANADA

Risks and Premiums.	Class of Business.			
	Accident.		Automobile (excluding Fire Risk.)	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1918	4,567,175	14,889 30	1,287,500	34,867 65
Taken in 1919.—New	4,580,650	10,327 99	2,999,500	89,814 35
Renewed.....	4,491,200	13,752 14		
Totals.....	13,639,025	38,969 43	4,287,000	124,682 00
Less ceased.....	5,461,175	17,920 27	1,998,625	51,254 42
Gross and net in force at end of 1919	8,177,850	21,049 16	2,288,375	73,427 58

10 GEORGE V, A. 1920

THE UNITED STATES FIDELITY AND GUARANTY—*Continued.*
SUMMARY OF RISKS AND PREMIUMS IN CANADA—*Concluded.*

Risks and Premiums.	Class of Business.			
	Burglary.		Liability.	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1918	42,253,167	41,980 70	3,334,815	75,608 90
Taken in 1919.—New.....	13,049,755	85,995 90	2,588,000	80,742 49
Renewed.....	6,758,921	16,729 62	255,625	2,862 51
Totals	62,061,843	144,706 22	6,178,440	159,213 90
Less ceased	39,960,567	48,174 51	3,418,690	76,056 60
Gross in force at end of 1919	22,101,276	96,531 71	2,759,750	83,157 30
Less reinsured	1,924,600	9,623 60	22,625	110 88
Net in force at end of 1919	20,176,676	86,908 11	2,737,125	83,046 42

Risks and Premiums.	Class of Business.		
	Guarantee.		Plate Glass.
	Amount.	Premiums.	Premiums.
	\$	\$ cts.	\$ cts.
Gross in force at end of 1918	37,940,721	228,772 13	6,834 46
Taken in 1919.—New.....	14,837,735	180,364 94	9,390 53
Renewed.....	9,010,306	93,939 44	
Totals.....	61,788,762	503,076 51	16,224 99
Less ceased.....	43,053,008	255,220 62	6,152 74
Gross in force at end of 1919	18,735,754	247,855 89	10,072 25
Less reinsured.....	191,527	720 95	
Net in force at end of 1919	18,544,227	247,134 94	10,072 25

Risks and Premiums.	Class of Business.
	Sickness.
	Premiums.
	\$ cts.
Gross in force at end of 1918.....	8,798 27
Taken in 1919.—New.....	10,377 69
Renewed.....	8,051 26
Totals	27,227 22
Less ceased	11,406 65
Gross and net in force at end of 1919.....	15,820 57

SESSIONAL PAPER No. 8

THE UNITED STATES FIDELITY AND GUARANTY—*Concluded.*

SCHEDULE B.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Dominion of Canada War Loan, 1931, 5 p.c.	\$ 50,000 00	\$ 49,500 00
Province of Manitoba, 1920, 5 p.c.	40,000 00	39,000 00
Province of Ontario, 1939, 4 p.c.	50,000 00	43,500 00
Province of Ontario, 1926, 5 p.c.	25,000 00	23,000 00
<i>Cities—</i>		
Brandon, 1944, 5 p.c.	25,000 00	23,250 00
Hamilton, 1933, 4½ p.c.	50,000 00	47,000 00
Montreal, 1937, 3½ p.c.	30,000 00	24,000 00
Ottawa, 1928, 3½ p.c.	40,000 00	34,800 00
Quebec, 1932, 3½ p.c.	25,000 00	20,750 00
Vancouver, 1928, 4½ p.c.	5,000 00	4,550 00
Winnipeg, 1926, 5 p.c.	5,000 00	4,950 00
<i>Railway—</i>		
C.N.R. Winnipeg Terminal, (g'teed by Prov. of Manitoba), 1939, 4 p.c.	5,000 00	4,100 00
<i>Miscellaneous—</i>		
University of Alberta, 1st mtge., (g'teed by Prov. of Alberta), 1924, 4½ p.c.	25,000 00	23,500 00
Total on deposit with Receiver General	\$ 375,000 00	\$ 342,500 00

SCHEDULE C.

Bond on deposit with Gov't of New Brunswick:—

C.N.R. Winnipeg Terminal (g'teed by Prov. of Man.) 1930, 4 p.c.	\$ 10,000 00	\$ 8,200 00
Bond on deposit with Gov't of Quebec:—		
Prov. of Quebec inscribed stock, 1939, 4 p.c.	20,000 00	14,600 00
Total par and market values	\$ 30,000 00	\$ 22,800 00

For General Business Statement, See Appendix.)

10 GEORGE V. A. 1920

THE WESTERN CASUALTY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

President, CHAS. F. TEW—Secretary, R. V. TOWNER—Principal Office, Denver, Colorado—
Chief Agent in Canada, W. H. BIEGEL—Head Office in Canada, Vancouver, B.C.

(Incorporated 1915. Dominion license issued March 14, 1919.)

CAPITAL.

Amount of capital authorized, subscribed and paid in cash. \$ 200,600 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.
Dom. of Canada Victory Loan, 1923, 5½ p.c.	\$ 10,000 00	\$ 10,000 00
United States Liberty Loan, 1928, 4½ p.c.	1,000 00	1,000 00
United States Liberty Loan, 1938, 4½ p.c.	9,000 00	9,000 00

Total on deposit with Receiver General. \$ 20,000 00 \$ 20,000 00

Carried out at market value \$ 20,000 00

Other Assets in Canada.

Cash in banks, viz.:—

Royal Bank, Vancouver	\$ 954 28
Royal Bank, Montreal ..	502 07

Total cash in banks. 1,456 35

Interest accrued. 183 73

Agents' balances and premiums uncollected:—

Accident and Sickness \$787 95; less commission, \$262.65 525 30

Office furniture and plans 700 00

Total assets in Canada. \$ 22,865 38

LIABILITIES IN CANADA.

Unsettled claims, viz.:—

Accident and sickness unadjusted \$ 426 80

Reserve of unearned premiums, viz.:—

Accident and sickness. \$ 6,806 32

Carried out at 100 per cent 6,806 32

Taxes due and accrued. 200 00

Total liabilities in Canada. \$ 7,433 12

INCOME IN CANADA.

Total net cash received for premiums. \$ 14,243 18

Received for interest. 975 00

Received for policy fees. 7,365 00

Total income in Canada \$ 22,583 18

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THE WESTERN CASUALTY—Continued.

EXPENDITURE IN CANADA.

Total net payments for claims occurring during the year	\$ 973 45
Commission and brokerage	12,788 51
Taxes	407 42
Salaries of employees	882 65
Miscellaneous expenditure, viz.: furniture and fixtures, \$715.30; rents, \$566.80; postage, telegrams, telephones and express, \$164.96; printing, stationery, \$413.40; general expenses, \$736.08	2,596 54
Total expenditure in Canada	\$ 17,648 57

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.
	Accident and Sickness.
	Premiums.
	\$ cts.
Taken in 1919, new	14,243 18
Less ceased	7,436 86
Net in force at end of 1919	6,806 32

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

INCOME.

Total net cash received for premiums	\$ 291,411 9
Policy fees	61,372 0
Interest and rents	12,120 5
From other sources	4,196 8
Total income	\$ 369,101 34

DISBURSEMENTS.

Net amount paid for claims	\$ 104,157 26
Investigation and adjustment of claims	382 00
Policy fees retained by agents	61,372 00
Commissions or brokerage (less amount received on return premiums and reinsurances)	80,995 53
Salaries, fees and all other compensation of officers, directors, trustees and home office employees	33,365 25
Salaries, travelling and all other expenses of agents not paid by commissions	4,571 30
Inspections (other than medical and claim)	592 50
Rents	7,299 80
Dividends declared	19,555 15
State taxes on premiums, Insurance Department licenses and fees	6,001 60
All other licenses, fees and taxes	6,711 94
All other disbursements	24,607 08
Total disbursements	\$ 349,611 44

LEDGER ASSETS.

Book value of real estate	\$ 10,415 08
Mortgage loans on real estate, first liens	202,772 00
Loans secured by pledge of collaterals	450 00
Book value of bonds	86,300 00
Cash on hand, in trust companies, and banks	30,022 87
Bills receivable	2,487 98
Other ledger assets	651 93
Total	\$ 333,069 89

10 GEORGE V, A. 1920

THE WESTERN CASUALTY—*Concluded.*

NON-LEDGER ASSETS.

Interest and dividends	33,133 39
Other non-ledger assets	9,500 00
	<hr/>
Gross assets	\$ 375,733 28
Deduct assets not admitted	11,987 98
	<hr/>
Total admitted assets	\$ 363,745 30
	<hr/>

LIABILITIES.

Total net amount of unpaid claims	\$ 11,867 00
Total unearned premiums	37,878 35
Commissions, brokerage, etc	5,616 40
Salaries, rents	984 35
Federal, state and other taxes	5,234 82
	<hr/>
Total liabilities, excluding capital stock	\$ 61,580 92
Capital stock paid up in cash	200,000 00
Surplus over all liabilities	102,164 38
	<hr/>
Total	\$ 363,745 30
	<hr/>

APPENDIX A

(Canadian Companies)

List of Directors and Shareholders

OF FIRE INSURANCE COMPANIES AND OF COMPANIES OTHER
THAN FIRE AND LIFE

AS AT DECEMBER 31, 1919

OR SUBSEQUENT DATE.

LIST OF CANADIAN DIRECTORS OR MEMBERS OF ADVISORY BOARDS OF
BRITISH AND FOREIGN COMPANIES.

(*Fire Companies and Companies other than Fire or Life.*)

General Accident, Fire and Life Assurance Corporation, Ltd.—Peleg Howland, Toronto.

Glen Falls Insurance Company.—Geo. C. Clahoon, Jr.

Guardian Assurance Company, Limited.—K. W. Blackwell, Chairman; J. O. Gravel and J. Bienvenu.

The Liverpool and London and Globe Insurance Company, Limited.—M. Chevalier, James Carruthers, Sir Alex. Lacoste, W. M. Macpherson, Sir F. Williams-Taylor.

Lumbermen's Underwriting Alliance.—Hon. W. C. Edwards, Ottawa.

Manufacturing Lumbermen's Underwriters.—W. E. Bigwood, Toronto.

North British and Mercantile Insurance Company.—Wm. McMaster, G. M. Moncel and E. L. Pease.

The Norwich Union Fire Insurance Society, Limited.—G. B. Patteson, H. F. Gooderham and Sir J. W. Woods.

Phoenix Assurance Company, Limited.—C. W. Dean, Brig.-Gen'l F. S. Meighen, J. M. McIntyer and Sir H. K. Egan.

The Royal Exchange Assurance.—Sir H. V. Meredith, Chairman; J. S. Hough, K.C., and Sir Lomer Gouin.

Scottish Metropolitan Assurance Company, Limited.—A. J. Dawes, E. C. Pratt and D. C. Macarow.

The Scottish Union and National Insurance Company.—R. Southam and John MacDonald.

The Travelers Insurance Company, Hartford, Conn.—Trustees.—The Royal Trust Co.

The Union Fire Insurance Company of Paris.—Lansing Lewis.

The Order of United Commercial Travelers of America.—G. W. Barrett, J. H. J. Murphy, D. A. Paulin, O. S. Chapin, R. M. McGowan, H. A. Knight, S. S. Savage, A. T. Colquhoun, E. B. McMaster, K. W. Ross, T. H. Agnew, Fred J. C. Cox, W. C. Bell, W. S. Clay and C. F. Gardiner.

The United States Fidelity and Guaranty Company.—Lt.-Col. A. E. Kirkpatrick, Lt.-Col. the Hon. Frederic Nicholls.

The Yorkshire Insurance Company, Limited.—Hon. C. J. Doherty, G. M. Bosworth, A. L. McLaurin and P. R. DuTremblay.

THE ACADIA FIRE INSURANCE CO.

LIST OF DIRECTORS—(As at February 25, 1920.)

C. C. Blackadar, Pres.; A. E. Jones, Vice-Pres.; C. H. Mitchell, G. R. Hart, W. M. P. Webster, R. MacD. Paterson and J. B. Paterson.

LIST OF SHAREHOLDERS—(As at December 31, 1919).

Name.	Address.	No. of shares.	Amount subscribed and paid in cash.
			\$
Phoenix Assurance Co., Ltd.....	London, Eng.....	9,650	386,000
C. C. Blackadar	Halifax, N.S.....	50	2,000
A. E. Jones	"	50	2,000
C. H. Mitchell	"	50	2,000
G. R. Hart	"	50	2,000
W. M. P. Webster	"	50	2,000
R. MacD. Paterson	Montreal, P.Q.....	50	2,000
J. B. Paterson	"	50	2,000
Totals		10,000	400,000

ANTIGONISH FARMERS' MUTUAL FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at January 31, 1920).

J. R. Crocket, Pres.; G. H. Landry, Vice-Pres.; Duncan Chisholm, Manager and Secretary; John A. McDonald, John D. McDonald, John A. McLeod, D. R. Henderson, R. McDonald, W. D. McIntosh, F. R. Irish, Dan. R. Chisholm, James Thompson.

BEAVER FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at January 1, 1920).

W. J. Christie, Pres.; G. W. Allan, K.C., and A. Gouzé, Vice-Presidents; F. Morton Morse, W. H. Cross, F. T. Griffin, D. H. Laird, K.C., A. De Jardin, J. Galt.

LIST OF SHAREHOLDERS—(As at December 31, 1919).

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$	\$
G. F. & J. Galt.....	Winnipeg	75	7,500	4,875
W. H. Cross	"	50	5,000	3,250
John Galt	"	25	2,500	1,625
Sir A. M. Nanton	"	100	10,000	6,500
J. H. Munson, exec. est	"	75	7,500	4,875
D. H. Laird	"	25	2,500	1,625
W. J. Christie	"	100	10,000	6,500
F. Morton Morse	"	100	10,000	6,500
F. T. Griffin	"	50	5,000	3,250
G. W. Allan	"	150	15,000	9,750
Northern Trust Coy	"	100	10,000	6,500
André Gouzé	"	150	15,000	9,750
A. De Jardin	"	25	2,500	1,625
General Financial Corporation of Canada	"	2,000	200,000	130,000
Totals		3,005	300,500	195,325

10 GEORGE V, A. 1920

THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at February 28, 1920).

Henry N. Roberts, Pres.; O. E. Granberg, Vice-Pres.; Chas. S. Blake, J. R. L. Starr, K.C., W. R. C. Corson, Ralf R. Corson, and Olaf E. Granberg.

LIST OF SHAREHOLDERS—(As at February 28, 1919).

Name.	Address.	Amount subscribed.	Amount paid in cash.
		\$	\$
Chas. S. Blake	Hartford, Conn	2,000	2,000
Olaf E. Granberg	Montreal, P.Q.	2,000	2,000
W. R. C. Corson	Hartford, Conn	2,000	2,000
R. R. Corson	Toronto, Ont	2,000	2,000
Henry N. Roberts	"	2,000	2,000
J. R. L. Starr, K.C.	"	2,000	2,000
Hartford Steam Boiler Inspection and Insee. Co.	Hartford, Conn	88,100	88,100
Totals		100,100	100,100

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BRITISH AMERICA ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at February 28, 1920).

W. B. Meikle, Pres.; Sir John Aird, Robert Bickerdike, Lt.-Col. Henry Brock, Alfred Cooper, H. C. Cox, John H. Fulton, D. B. Hanna, E. Hay, Jno. Hoskin, K.C., LL.D., Z. A. Lash, K.C., LL.D., G. A. Morrow, Lt.-Col. the Hon. Frederic Nicholls, Brig.-Gen'l Sir Henry Pellatt, C.V.O., E. R. Wood

LIST OF SHAREHOLDERS—(COMMON STOCK—As at Dec. 31, 1919).

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Adamson, W. H.	Toronto, Ont.	17	425 00	425 00
Agar, Charles J.	"	6	150 00	150 00
Agar, R. T.	Ingersoll, Ont.	10	250 00	250 00
Aird, Sir John	Toronto, Ont.	200	5,000 00	5,000 00
Allen, Mrs. Emma J.	"	38	950 00	950 00
Allen, J. K.	Newcastle, Ont.	8	200 00	200 00
Ardagh, Miss Anna B.	"Ardraven," Barrie, Ont.	9	225 00	225 00
Ardagh, Henry H.	"	9	225 00	225 00
Armour, E. Douglas, K.C.	Toronto, Ont.	20	500 00	500 00
Armour, Robert	Montreal, Que.	41	1,025 00	1,025 00
Armstrong, Mrs. Fidelia J.	Toronto, Ont.	8	200 00	200 00
Atkinson, D. H.	"	5	125 00	125 00
Bailey, P. L.	"	20	500 00	500 00
Bailey, Mrs. P. L.	Mimico, Ont.	5	125 00	125 00
Baker, est. of John T.	New York, N.Y.	100	2,500 00	2,500 00
Ball, Mary Veronica	Woodstock, Ont.	2	50 00	50 00
Banks, Mrs. Emily	Care of W. H. Banks, Toronto, Ont.	20	500 00	500 00
Barkworth, J. E.	Baltimore, Md.	20	500 00	500 00
Baxter, est. of James E.	Edmonton, Alta.	4	100 00	100 00
Behan, Mrs. Julia	Orange, N.J.	13	325 00	325 00
Bell, A. J.	Halifax, N.S.	10	250 00	250 00
Bezley, Mrs. E. A.	Toronto, Ont.	11	275 00	275 00
Bickerdike, Robert	Montreal, Que.	215	5,375 00	5,375 00
Biggs, Mrs. Gertrude L.	Toronto, Ont.	27	675 00	675 00
Black, MacM.	Springfield, Ont.	5	125 00	125 00
Blossom, Geo. W.	Chicago, Ill.	100	2,500 00	2,500 00
Bond, exec. of estate of John M.	Toronto, Ont.	26	650 00	650 00
Boswell, A. R., K.C. (in trust)	"	2	50 00	50 00
Bower, Mrs. Sarah E.	"	20	500 00	500 00
Bowie, Dr. E. F.	"	2	50 00	50 00
Boyd, Mrs. Mary H.	"	8	200 00	200 00
Boyd, W. Y.	Care of Mrs. A. Y. Boyd 85 Gore St., Kingston, Ont.	5	125 00	63 06
Brock, estate of W. R.	Toronto, Ont.	6	150 00	150 00
Browne, estate of Rev. Geo.	"	26	650 00	650 00
Brumell, Mrs. Kate W.	"	98	2,400 00	2,400 00
Bryan, A. W.	"	20	500 00	150 06
Bryan, Geo. J.	"	5	125 00	125 00
Bryan, Geo. J. (in trust)	"	5	125 00	125 00
Bunnell, Arthur K.	Brantford, Ont.	5	125 00	125 00
Buntin, estate of Alex.	Montreal, Que.	214	5,350 00	5,350 00
Buntin, Alex.	Toronto, Ont.	71	1,775 00	1,775 00
Burton, Geo. F.	"	20	500 00	500 00
Cayley, Mrs. Agnes L.	Collingwood, Ont.	16	400 00	400 00
Cameron, Mrs. E. S.	Toronto, Ont.	50	1,250 00	1,250 00
Carey, J. P.	Unknown	1	25 00	25 00
Carpenter, estate of E. R.	Collingwood, Ont.	13	325 00	325 00

10 GEORGE V. A. 1920

BRITISH AMERICA ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—COMMON STOCK—Continued.

Name.	Address.	No. of shares.	Amount subscribed	Amount paid in cash.
			\$ cts.	\$ cts.
Carpmael, Miss A. C.	Care of John Hoskin, K C., LL.D., Osler, Hoskin & Harcourt, Toronto, Ont.	60	1,500 00	1,500 00
Cartwright, John R.	Toronto, Ont.	12	300 00	300 00
Cathcart, R.	Unknown.	1	25 00	25 00
Central Canada Loan & Sav. Co.	Toronto, Ont.	217	5,425 00	5,425 00
Chafee, Zechariah, jr.	Providence, R.I.	18	450 00	450 00
Champion, estate of Charles.	Brantford, Ont.	27	675 00	675 00
Chapman, Iden W.	"	26	650 00	650 00
Clark, Janet.	Care of J. A. Patterson, Toronto, Ont.	2	50 00	50 00
Clark, Janet and Barbara Stewart	"	1	25 00	25 00
Clark, James.	Bullocks Corners, Ont.	28	700 00	700 00
Clark, estate of Sir Wm. Mortimer, K.C.	Toronto, Ont.	13	325 00	325 00
Clarkson, Edith Mary	"	400	10,000 00	10,000 00
Cook, C., Pres., W. G. Helliker, manager (Royal Loan & Savings Co.)	Brantford, Ont.	100	2,500 00	2,500 00
Cooper, Alfred	London, Eng.	50	1,250 00	1,250 00
Coutts, James	Ufford, Muskoka	20	500 00	500 00
Cox, H. C.	Toronto, Ont.	200	5,000 00	5,000 00
Cucksey, R.	Chatham, Ont.	4	100 00	66 73
Cunningham, Mrs. Margaret	Care of J. Sutherland & Sons, Guelph, Ont.	50	1,250 00	1,250 00
Curtis, Frank E.	Simcoe, Ont.	4	100 00	100 00
Davidson, Nancy W.	Toronto, Ont.	15	375 00	375 00
De Gex, L. M.	Canadian Bank of Com- merce, Prince Rupert, B.C.	26	650 00	650 00
Denton, A. Muir	Chicago, Ill.	31	775 00	775 00
Dickson, Marion	St. Marys, Ont.	10	250 00	250 00
Duffett, Herbert	Toronto, Ont.	157	3,925 00	3,925 00
Duffett, Walter.	"	20	500 00	500 00
Duncan, John, exec. of estate of Wm. Duncan.	"	17	425 00	425 00
Dundas, Mrs. Amy G.	"	19	475 00	475 00
Dundas, Miss Amy D.	"	4	100 00	100 00
Dunham, Mrs. Alice	Boston, Mass.	67	1,675 00	1,675 00
Dunlop, Belle.	Woodstock, Ont.	2	50 00	50 00
Dunlop, H. C.	Goderich, Ont.	48	1,200 00	1,200 00
Dunlop, James	Woodstock, Ont.	1	25 00	25 00
Dunlop, Stevenson	"	1	25 00	25 00
Dunnett, Mrs. Jessie	Toronto, Ont.	30	750 00	750 00
Dupuis, Mrs. Annie J.	Care of R. Crawford Kingston, Ont.	13	325 00	325 00
Ellis, Mrs. Mary E.	Toronto, Ont.	8	200 00	200 00
Elliott, Christopher	Unknown.	16	400 00	400 00
Emery, Mrs. C. E. and H. M.	Port Burwell, Ont.	10	250 00	250 00
Enright, Mrs. Kate	Collingwood, Ont.	16	400 00	400 00
Essery, W. H.	Toronto, Ont.	10	250 00	75 00
Farwell, W. G. (in trust)	St. Francis Court, River Side Drive and 135th St., New York, N.Y.	40	1,000 00	1,000 00
Featherstonhaugh, Mrs. C. L.	Toronto, Ont.	45	1,125 00	1,125 00
Ferrah, Miss Maggie	Oakville, Ont.	1	25 00	25 00
Ferrah, Miss Mary	"	2	50 00	50 00
Ferrier, Mrs. Annie	Care of C. R. McKeown, Orangeville, Ont.	7	175 00	175 00
Fisher, A. B., in trust	Central Canada L. & S. Co.	4	100 00	100 00
Fitton, H. W.	Canadian Bank of Com- merce, Brantford, Ont.	10	250 00	250 00
Fitton, C. H., N. and H. W. (trustees)	"	10	250 00	250 00
Fletcher, Robert J.	Barrie, Ont.	10	250 00	250 00
Forster, Geo.	Toronto, Ont.	1	25 00	25 00
Freysing, Peter	"	26	650 00	650 00
Fudger, W. E.	592 Indian Rd., Toronto, Ont.	22	550 00	550 00

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BRITISH AMERICA ASSURANCE COMPANY—*Continued.*LIST OF SHAREHOLDERS—COMMON STOCK—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed	Amount paid in cash.
			\$ cts.	\$ cts.
Gamble, Geo.	Toronto, Ont.	21	525 00	525 00
Gamble, Mrs. Matilda	"	24	600 00	600 00
Gardiner, Samuel	Unknown	1	25 00	25 00
Garrow, E. F.	Toronto, Ont.	20	500 00	500 00
Gibson, Rev. John	"The Rectory", Thornhill, Ont.	10	250 00	250 00
Gilmor, Miss Jessie	Mimico, P.O., Ont.	2	50 00	50 00
Gilmour, Thomas	Toronto, Ont.	50	1,250 00	1,250 00
Godwin, est. of W. H.	Kingston, Ont.	5	125 00	125 00
Gorham, Mrs. Helen D.	Milton, Ont.	10	250 00	250 00
Hamilton, J. M. and J. H. Sharpe, executors	San Francisco, Cal.	72	1,800 00	1,800 00
Hamilton, Clark, and Wm. F. Nickle, trustees	Kingston, Ont.	9	225 00	225 00
Hammond, L. D.	Chicago, Ill.	40	1,000 00	1,000 00
Haney, Mrs. Annie H.	Strathroy, Ont.	15	375 00	375 00
Hanna, D. B.	Toronto, Ont.	6	150 00	150 00
Harris, Arthur B.	Clarkson, Ont.	13	325 00	325 00
Harris, Miss Lucy	Toronto, Ont.	26	650 00	650 00
Haskill, Mrs. Sarah	St. Clair, Mich.	13	325 00	325 00
Hay, A. W.	Quebec, Que.	20	500 00	500 00
Hay, E.	Toronto, Ont.	208	5,200 00	5,200 00
Heribel, Louis Emile	St. Hyacinthe, Que.	3	75 00	75 00
Hewson, Mrs. Fanny B.	Niagara Falls, Ont.	20	500 00	500 00
Hime, W. L. and M. W. (in trust)	Toronto, Ont.	20	500 00	500 00
Hirschberg, Mrs. Mary	Merchants Exchange Bldgs. St. Louis, Mo.	50	1,250 00	1,250 00
Holcroft, H. S.	Orillia, Ont.	10	250 00	250 00
Hooper, Edward M.	Toronto, Ont.	2	50 00	50 00
Hooper, Mrs. Isabella L.	Care of Dr. Hooper, Toronto, Ont.	2	50 00	50 00
Hoskin, John, K.C., LL.D.	Care McCarthy, Osler, Hoskin & Harcourt, Toronto, Ont.	286	7,150 00	7,150 00
Howard, R. H.	Toronto, Ont.	4	100 00	100 00
Howe, Etna D.	"	54	1,350 00	1,350 00
Howson, est. of H. B.	"	10	250 00	250 00
Hutton, Mrs. E. A.	Care of H. L. Hutton, White Shiles & Co., 312-315 Westminster Trust Block, New Westminster, B.C.	20	500 00	500 00
Imrie, Mrs. Isabella M.	Detroit, Mich.	71	1,775 00	1,775 00
Irving, Mrs. Louisa S.	Care L. H. Irving, Prov. Secy's Dept., Parliament Bldgs., Toronto, Ont.	3	75 00	75 00
Jackes, Mrs. Kate, exec.	Toronto, Ont.	49	1,225 00	1,225 00
Jaffray, Robt., exec. of est. (in trust)	"	50	1,250 00	1,250 00
Kehoe, Christopher J.	Care of F. S. Hirschberg & Co., St. Louis, Mo.	50	1,250 00	1,250 00
Kenny, est. of James J.	Toronto, Ont., care of Mrs. P. L. Bailey, Mimico, Ont.	79	1,975 00	1,975 00
Kent, Miss Myra	Toronto, Ont.	53	1,325 00	1,325 00
Kent, M. J., Mnnager in trust.	London, Ont.	200	5,000 00	5,000 00
Kernahan, J. K.	St. Catharines, Ont.	10	250 00	250 00
Kimmerly, P. G., est. of late	Care of Mrs. P. G. Kimmerly, Westmount, Que.	20	500 00	500 00
Kirkpatrick, W. M. and A. T., execs	Care of Wm. Kirkpatrick, C.P.R., Montreal, Que.	25	625 00	625 00
Knowlton, F. J. G.	St. John, N.B.	50	500 00	500 00
Laird, Mary	Toronto, Ont.	6	150 00	150 00
Larkin, Ellen M., extn., and H. E. McSloy, exec., est. of P. Larkin.	St. Catharines, Ont.	200	5,000 00	5,000 00
Lavis, est. of Chas. S. Masson, exec.	Belleville, Ont.	80	2,000 00	2,000 00

10 GEORGE V. A. 1926

BRITISH AMERICA ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—COMMON STOCK—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash
			\$ cts.	\$ cts.
Lash, Z. A., K.C., LL.D. (trustee)	Can. Bank of Commerce Bldg., Toronto, Ont.	66	1,650 00	1,650 00
Lash, Z. A., K.C., LL.D.	Can. Bank of Commerce Bldg., Toronto, Ont.	6	150 00	150 00
Leach, James	Toronto, Ont.	40	1,000 00	1,000 00
Lestie, William	Unknown	2	50 00	50 00
Lester, Thomas W.	Hamilton, Ont.	22	550 00	550 00
Long, Thomas	Collingwood, Ont.	462	11,550 00	11,550 00
Long, Thomas (in trust)	"	254	6,350 00	6,350 00
Long, John J.	Care of Thomas Long, Toronto, Ont.	16	400 00	400 00
Long, Miss Marcella	Toronto, Ont.	16	400 00	400 00
Long, Miss Mary	"	16	400 00	400 00
Long, Miss Margaret E.	"	16	400 00	400 00
Loy, Geo. M., and P. McIntosh, trustees under donation of the late Mrs. I. G. Buntin	Montreal, Que	142	3,550 00	3,550 00
Maddison, Mrs. Esther A.	Toronto, Ont.	10	250 00	250 00
Mahony, T. H.	Care of Mahony and Brodie, Quebec, Que.	80	2,000 00	2,000 00
Marling, Thomas W. B.	Care of J. B. Gibson and Wm. Marling, Montreal Que	1	25 00	25 00
Marsh, Mrs. Emily Carew	Lindsay, Ont	21	525 00	525 00
Maughan, Mrs. Fanny	Toronto, Ont	10	250 00	250 00
Meadows, Mrs. Emily M.	Mooretown, Ballycogley Wexford, Ireland	24	600 00	600 00
Meikle, W. B.	Toronto, Ont	264	6,600 00	6,600 00
Milner, Mrs. Margaret Flavell	"	12	300 00	300 00
Moran, W. J.	Winnipeg, Man	18	450 00	450 00
Morrison, Miss Ethel I.	Montreal, Que	176	4,400 00	4,400 00
Morrow, Geo. A.	Central Canada Loan & Savings Co., Toronto, Ont.	76	1,900 00	1,900 00
Mountain, Rev. J. J. S., exec. est. of	Cornwall, Ont	102	2,550 00	2,550 00
Mountain, Mrs. Louisa Mira	St. Catharines, Isle of Wight, England	36	900 00	900 00
Moyna, Rev. Michael	McDonell Square, Tor- onto, Ont	40	1,000 00	1,000 00
Munro, Alexander	Toronto, Ont	5	125 00	125 00
Munro, James	"	2	50 00	50 00
Murray, Rev. James	"	2	50 00	50 00
Myers, Augustus, extr. est. of late	Cambridge, Mass	532	13,300 00	13,300 00
Macauley, Miss C. I.	Kingston, Ont	20	500 00	500 00
Macdonald, Arch. H.	Guelph, Ont	12	300 00	300 00
Macdonald, The Baroness	Care of A. V. Sinclair, Barrister, Ottawa, Ont	56	1,400 00	1,400 00
McGillivray, Mrs. Clara D.	Kingston, Ont	20	500 00	500 00
MacKerchar, Donald	1st National Bk., Minne- apolis, Minn	2	50 00	50 00
MacMahon, H. P.	Manager, Royal Bank, St. Thomas, Ont	10	250 00	250 00
MacMahon, H. W.	Toronto, Ont	10	250 00	250 00
McCabe, S. L.	Lotus, Ont	20	500 00	500 00
McCallum, J. Finlay	Edmonton, Alta	5	125 00	125 00
McDonald, Mrs. Alice	Guelph, Ont	7	175 00	175 00
McIntosh, James Innes	Guelph, Ont	8	200 00	200 00
McKay, Geo	Unknown	2	50 00	50 00
McKeown, Mrs. Christina Innes	Care of C. R. McKeown Barrister, Orangeville, Ont	7	175 00	175 00
McLaughlin, Dr. R. G.	Toronto, Ont	2	50 00	50 00
McLean, Donald	"	2	50 00	50 00
McMichael, J. A.	3624 Pittsburgh Ave., Minneapolis, Minn.	2	50 00	50 00
National Trust Co., Ltd	Toronto, Ont	668	16,700 00	16,700 00

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BRITISH AMERICA ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—COMMON STOCK—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Neihaus, Katherine L., and Tor. Gen. Trusts Corp., exec. of est. of late Charles Neihaus	Toronto, Ont.	80	2,000 00	2,000 00
Nicholls, H. A.	Richmond Hill, Ont.	4	100 00	100 00
Niven, John K. & Co.	Toronto, Ont.	10	250 00	250 00
Northcote, Henry	"	2	50 00	50 00
Northern Life Assurance Co.	London, Ont.	200	5,000 00	5,000 00
O'Flynn, Francis E.	Belleville, Ont.	16	400 00	400 00
O'Flynn, Fred W.	Toronto, Ont.	10	250 00	250 00
O'Flynn, Harry H.	Bk. of Hamilton Bldg., Toronto, Ont.	55	1,375 00	1,375 00
O'Flynn, Philo Walter	Toronto, Ont.	17	425 00	425 00
O'Hara, James	"	6	150 00	150 00
Osborne, James Kerr, exrs. of est. of	Care of Toronto General Trusts Corporation, Toronto, Ont.	690	17,250 00	17,250 00
Park, James	Toronto, Ont.	2	50 00	50 00
Parker, Mrs. M. D.	Winnipeg, Man.	12	300 00	300 00
Paterson, Miss Helen M.	Toronto, Ont.	14	350 00	350 00
Paterson, John A.	"	2	50 00	50 00
Paterson, Miss Mary Louise	Care of Rev. T. W. Pat- erson, Toronto, Ont.	48	1,200 00	1,200 00
Paterson, Rev. T. W.	Toronto, Ont.	84	2,100 00	2,100 00
Pearcy, G. S. (in trust)	Toronto, Ont.	12	300 00	300 00
Pellatt, Brig-Gen'l Sir Henry, C.V.O.	Traders Bank Bldg., Toronto, Ont.	412	10,300 00	10,300 00
Perry, Walter D.	Mitchell, Ont.	280	7,000 00	7,000 00
Poole, James	Glencoe, Ont.	4	100 00	100 00
Porter, John S.	Toronto, Ont.	34	850 00	850 00
Potts, Mrs. Jane V.	Stirling, Ont.	20	500 00	500 00
Power, William	Toronto, Ont.	4	100 00	100 00
Provident Investment Co.	"	20	500 00	500 00
Raikes, Geo. (in trust)	Barrie, Ont.	60	1,500 00	1,500 00
Raikes, Geo.	"	60	1,500 00	1,500 00
Ramsay, William	Bowland Stow, Scotland	26	650 00	650 00
Rance, Mrs. Harriet	Clinton, Ont.	40	1,000 00	1,000 00
Renwick, Mrs. Jane Macdonald	29 Hillside Road, Stam- ford Hill, London, N., England	10	250 00	250 00
Ridout, Percival F.	Can. Bank of Commerce North Toronto	30	750 00	750 00
Robinson, Mrs. Elizabeth	"	50	1,250 00	1,250 00
Robert, E. A.	Montreal, Que.	80	2,000 00	2,000 00
Rogers, Dr. J. M.	Ingersoll, Ont.	4	100 00	100 00
Ross, Fred H.	Toronto, Ont.	10	250 00	250 00
Rowell, Mrs. Elizabeth	"	10	250 00	250 00
Scott, Ann	Unknown	8	200 00	200 00
Scott, C. W.	Toronto, Ont.	20	500 00	500 00
Shaw, Mrs. Isabel T.	Hamilton, Ont.	15	375 00	375 00
Sharpe, Miss Clara L.	San Francisco, Cal.	17	425 00	425 00
Simpson, Benjamin M.	Care of Wm. A. Simpson & Son, Philadelphia, Pa.	40	1,000 00	1,000 00
Simpson, Charles C.	Care of Wm. A. Simpson & Son, Philadelphia, Pa.	20	500 00	500 00
Simpson, William M.	"	20	500 00	500 00
Sims, P. H.	Toronto, Ont.	200	5,000 00	5,000 00
Smart, A. M.	Care of G. M. Gunn & Son, London, Ont.	20	500 00	500 00
Smiley, James	Paris, Ont.	4	100 00	100 00
Smith, Alexander	Toronto, Ont.	40	1,000 00	1,000 00
Smith, A. Bayard	"	"	"	"
Smith, A. Buntin	Care of A. B. Smith Asst Supt. S. D. & P. C.	71	1,775 00	1,775 00
Smith, E. L.	"	"	"	"
Smith, C. G.	Can. Pac. Ry., Toronto	"	"	"
Buntin, Mrs. A. V. A.	"	"	"	"

10 GEORGE V, A. 1920

BRITISH AMERICA ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—COMMON STOCK—Concluded.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Smith, Mrs. Jane M., executrix	Montreal, Que	6	150 00	150 00
Smith, W. W.	Raleigh, N.C.	40	1,000 00	1,000 00
Sproule, Mrs. Elizabeth J.	Springfield-on-the-Credit, Ont	5	125 00	125 00
Stewart, Barbara	Toronto, Ont	2	50 00	50 00
Stewart, James B.	"	4	100 00	100 00
Stewart, Wm. E., exec	"	4	100 00	100 00
Stewart, John and John Duncan, exrs. (in trust).	"	52	1,300 00	1,300 00
Strathy, James Robert	Care of A. G. Strathy, Toronto, Ont	9	225 00	225 00
Strathy, Miss Elizabeth M. L.	"	9	225 00	225 00
Strathy, A. G.	"	9	225 00	225 00
Strathy, Gerard B.	"	9	225 00	225 00
Taylor, Maria and R. V. Sinclair, exr	Ottawa, Ont.	10	250 00	250 00
Thomson, R. G. O.	Care of Canada Land & Investment Co., Toronto.	6	150 00	150 00
Thompson, Robert, estate of.	Care of R. W. Thompson, Toronto, Ont.	544	13,600 00	13,600 00
Thomson, M. G.	Care of R. G. O. Thomson, 43 Victoria St., Toronto	7	175 00	175 00
Toronto General Trusts Corp. (in trust).	Toronto, Ont	210	5,250 00	5,250 00
Toronto General Trusts Corp., executors estate of Jane Todd Kirkland.	"	80	2,000 00	2,000 00
Toronto General Trusts Corp., executors, estate of John Gowans.	"	50	1,250 00	1,250 00
Toronto General Trusts Corp., administrators of est. of Mrs. E. M. Dalton	"	13	325 00	325 00
Toronto General Trusts Corp. (trustees)	"	30	750 00	750 00
Toronto General Trusts Corp., exec. of estate of Chas. E. Goad.	"	700	17,500 00	17,500 00
Toronto General Trusts Corp. (in trust), "Byrnes"	"	114	2,850 00	2,850 00
Toronto General Trusts Corp. (trustees), M. Long Family.	"	2	50 00	50 00
Townley, W. R.	Chicago, Ill	20	500 00	500 00
Turner, Geo. R.	MacGregor, Iowa	4	100 00	100 00
Turner, Charles Conrad	Winnipeg, Man	5	125 00	125 00
Turner, J. A. and C.	Melfort, Sask.	9	225 00	225 00
Vachon, Mrs. Belinda L.	Prince Albert, Sask	16	400 00	400 00
Wade, Mrs. Lillie M.	Brighton, Ont.	33	825 00	825 00
Walker, Miss Mary L.	Ottawa, Ont.	24	600 00	600 00
Walker, W. H.	Governor General's Office, Ottawa, Ont.	14	350 00	350 00
Warren, Charles D.	Toronto, Ont.	1	25 00	25 00
Watson, Mrs. Sarah	"	125	3,125 00	3,125 00
Weir, James	Unknown	8	200 00	200 00
Western Assurance Co	Toronto, Ont.	19,683	492,075 00	492,075 00
Whittier, H. F.	Trenton, Ont.	18	450 00	450 00
Wilson, Chas. S., trustees of estate	Care of John Stark Co., Toronto, Ont.	40	1,000 00	1,000 00
Wilson, John	Unknown	8	200 00	200 00
Wingham, John Walker	Toronto, Ont.	40	1,000 00	1,000 00
Wingard, Miss Nora N.	Morrisburg, Ont.	26	650 00	650 00
Wolfe, Mrs. Maude G.	Petrolia, Ont	52	1,300 00	1,300 00
Wolfe, Fred. (in trust for F. B. Wolfe).	"	2	50 00	50 00
Wood, Lucinda J.	Brantford, Ont.	27	675 00	675 00
Wood, E. R.	Toronto, Ont.	200	5,000 00	5,000 00
Woodman, Gordon C.	Winnipeg, Man	40	1,000 00	1,000 00
Young Orchard Co.	Providence, R. I.	47	1,175 00	1,175 00
Totals		34,000	850,000 00	849,379 79

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BRITISH AMERICA ASSURANCE COMPANY—*Concluded.*

LIST OF STOCKHOLDERS—PREFERENCE STOCK.

Name.	Address.	No. of shares.	Amount subscribed	Amount paid in cash.
			§ cts.	§ cts
Baker, estate of J. T	New York City, U.S.A.	32	800 00	800 00
Brock, Lt.-Col. Henry	Toronto.	200	5,000 00	5,000 00
Central Canada Loan & Savings Co	Toronto, Ont	20,288	507,200 00	507,200 00
Cooper Alfred	London, Eng	200	5,000 00	5,000 00
Fulton, John H.	New York, N.Y.	200	5,000 00	5,000 00
Hanna, D. B.	Toronto, Ont	200	5,000 00	5,000 00
Lash, Z. A., K.C., LL.D.	"	200	5,000 00	5,000 00
Morrow, G. A.	"	200	5,000 00	5,000 00
Nicholls, Lt.-Col. the Hon. Frederic	"	200	5,000 00	5,000 00
Toronto General Trusts Corp., exec. estate of late Chas. E. Goad	"	200	5,000 00	5,000 00
Townley, W. R.	Chicago, Ill	80	2,000 00	2,000 00
Totals		22,000	550,000 00	550,000 00

10 GEORGE V. A. 1920

BRITISH COLONIAL FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at February 25, 1920).

I. L. Lafleur, President; J. B. Morissette, Vice-President; Honourable J. E. Roberge, J. E. E. Leonard, D. O. E. Denault, Eusebe Huard, L. H. Desjardins, Nap. Drouin, Jean Spycket, Michel Propper, Honourable Adelard Turgeon, J. Leon Patenaude, Vicomte de Jessaint, Luzarche d'Azay, Dupont Descat.

LIST OF SHAREHOLDERS—(As at December 31, 1919).

Name.	Address.	No. of shares.	Amount subscribed.		Amount paid in cash.	
			\$	cts.	\$	cts.
Aincy, Joseph	Montreal	10	1,000	00	250	00
Armstrong, J. E.	Perth, N.B.	10	1,000	00	200	00
Audet, L. O.	Levis	5	500	00	125	00
Barras, J. D. E., Dr.	"	10	1,000	00	250	00
Beaudry, Toussaint	Weedon Station	1	100	00	25	00
Beauvais, J. P.	Montreal	5	500	00	125	00
Bedard, Dr. A. E.	Quebec	5	500	00	125	00
Bélanger & Bédin	Sherbrooke	10	1,000	00	250	00
Bérard, Jos. B.	Montreal	5	500	00	125	00
Bisson, Evariste, Dme. Vve	Chartierville	10	1,000	00	250	00
Blanchet, J. L.	Lambton	1	100	00	25	00
Boileau, L. J., N.P.	Montreal	10	1,000	00	250	00
Borden, Robert A.	Moncton	5	500	00	125	00
Bourret, Maj.	La Patrie	15	1,500	00	375	00
Brien, J. A.	Montreal	25	2,500	00	625	00
Brien, L. A.	St. Germain	25	2,500	00	625	00
British Colonial Trust Co., Inc.	Montreal	879	87,900	00	21,925	00
Bruneau, O. H.	Lake Aylmer	1	100	00	25	00
Calmann-Lévy, G.	Paris, France	100	10,000	00	2,500	00
Calmann-Lévy, Geo.	"	100	10,000	00	2,500	00
Carreau, G. P.	Montreal	1	100	00	25	00
Chapleau & Delorme	"	5	500	00	125	00
Chéné, Adolphe	Oka	10	1,000	00	250	00
Chevalier, Arthur	Sherbrooke	10	1,000	00	250	00
Cloutier, Jos.	St. Ephrem	17	1,700	00	425	00
Corbett, A. M.	Summerhill	1	100	00	25	00
Cordonnier, Célestin	Haubourdin, France	200	20,000	00	5,000	00
Côté, Joseph	Ottawa	5	500	00	125	00
Crépy, Aug. P. O.	Lille, France	50	5,000	00	1,250	00
Dagenais, Eug.	Sault au Récollet	10	1,000	00	225	00
Daoust, J. E. C.	Montreal	25	2,500	00	625	00
Daoust, Guis	Ste. Anne de Bellevue	5	500	00	125	00
Décarie, J. Tel.	Montreal	100	10,000	00	2,500	00
D'Azay, Luzarche	Paris, France	25	2,500	00	625	00
Décarie, Léon	Montreal	1	100	00	25	00
Déchère, Elz. Miv.	Quebec	50	5,000	00	1,250	00
Decoster, P. E. W. J.	Lille (N.), France	50	5,000	00	1,250	00
Deguire, J. B.	St. Laurent	50	5,000	00	1,250	00
Deguire, Pierre	"	10	1,000	00	250	00
De la Mothe, J.	Montreal	10	1,000	00	250	00
Denault, D. O. E.	Sherbrooke	345	34,500	00	8,625	00
Denault, G. E.	Asbestos	10	1,000	00	250	00
Desjardins, L. H.	Terrebonne	345	34,500	00	8,625	00
deVarennes, Hon. E. F.	Waterloo	345	34,500	00	8,625	00
Dorais, O. E.	Montreal	20	2,000	00	500	00
Drouin, Nap.	Quebec	345	34,500	00	8,625	00
Dufresne, R.	Montreal	100	10,000	00	2,500	00
Dupont, Alf. J. T.	Paris, France	125	12,500	00	3,125	00
Durand, J. L.	Three Rivers	5	500	00	125	00
Fontaine, J. A.	Valcourt	1	100	00	25	00
Forest, Lionel	Sherbrooke	2	200	00	50	00
Fortier, Laval E.	Levis	5	500	00	125	00
Francœur, J. N., M.P.P.	Quebec	10	1,000	00	250	00
Fréchette, Succ. J.	Sherbrooke	5	500	00	125	00
Garon, A. G.	Drummondville	1	100	00	25	00
Gauvin, Pierre	Sherbrooke	15	1,500	00	375	00
Gingras, Fortunat	Quebec	10	1,000	00	250	00
Gobeil S.	La Patrie	5	500	00	125	00

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BRITISH COLONIAL FIRE INSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Godbout, A., M.P.P.	St. George East...	50	5,000 00	1,250 00
Gosselin & Lussier...	Weedon Station.	6	600 00	150 00
Gratton, J. B.	Montreal...	20	2,000 00	500 00
Guenette, J. A.	St. Anne de Bellevue...	5	500 00	125 00
Guptill, S. D.	Grand Manan, N.B.	5	500 00	125 00
Harris, C. P. Realty, Ltd	Moncton...	10	1,000 00	250 00
Harwood, Dr. L. de L.	Montreal...	100	10,000 00	2,000 00
Huard, Eusèbe.	Lake Megantic.	345	34,500 00	8,625 00
Huard, Rev. Victor A	Quebec...	5	500 00	125 00
Jessaint, Vte. de...	Paris, France	25	2,500 00	625 00
Joly, J. A.	Ste. Rose...	1	100 00	25 00
Kohn, Geo.	Paris, France	100	10,000 00	2,500 00
Labbé, Joseph.	East Angus.	5	500 00	125 00
Laflamme, J. A. K.	Quebec	5	500 00	125 00
Laflaur, I. L.	Montreal...	345	34,500 00	8,625 00
LaJeunesse, W.	"	10	1,000 00	250 00
Lalonde, succ. Emery...	Ste. Anne de Bellevue.	345	34,500 00	8,625 00
Lalonde, L. A.	"	1	100 00	25 00
Lamarche, J. A.	Montreal...	5	500 00	125 00
Lapierre, Omer.	"	20	2,000 00	500 00
La Réassurance Nouvelle, Compagnie de				
Réassurances et de Co-Assurances...	Paris, France	400	40,000 00	10,000 00
Lasalle, Roch	St. Guillaume...	1	100 00	25 00
Lauzon, H. F.	Montreal...	10	1,000 00	250 00
Lebel, S. W.	Cabano.	10	1,000 00	250 00
Leleuvre, J. E.	Farnham	5	500 00	125 00
Legault, Victor.	St. Laurent	50	5,000 00	1,250 00
Léger, Edouard E	Montreal...	10	1,000 00	250 00
Lennieux, T. S.	St. Malo.	3	300 00	75 00
Léonard, D. A.	Montreal...	5	500 00	125 00
Léonard, J. E. E.	"	345	34,500 00	8,625 00
Létourneau, Jos.	"	50	5,000 00	1,250 00
Levasseur, V. J.	St. Jean...	5	500 00	125 00
Limoges, Jos.	Terrebonne	10	1,000 00	250 00
Lorrain, C. A.	St. Jérôme.	1	100 00	25 00
Majeau, Joseph.	Montreal...	10	1,000 00	250 00
Marchand, C. A.	"	5	500 00	125 00
Martin, Théo.	Cartierville	3	300 00	75 00
Mayrand, George.	Montreal...	10	1,000 00	250 00
Meunier, Théodore...	"	350	35,000 00	8,625 00
Michaud, succ. J. L.	"	20	2,000 00	500 00
Mitchell, Mrs. M. S.	Moncton.	2	200 00	50 00
Morin, J. B.	East Angus	1	100 00	25 00
Morisset, Dr. A.	Quebec.	50	5,000 00	1,250 00
Morissette, J. B.	"	345	34,500 00	8,625 00
Nault, J. M.	Sherbrooke.	10	1,000 00	250 00
Normandeau, J. D.	Ste. Anne de Bellevue...	1	100 00	25 00
Patenaude, J. Léon	Montreal...	270	27,000 00	6,750 00
Patenaude & Monette...	"	100	10,000 00	2,500 00
Pelletier, P.	St. Guillaume...	1	100 00	25 00
Peloquin, J. B.	Montreal	5	500 00	125 00
Pineau, J. E.	Fraserville.	10	1,000 00	250 00
Prineau, J. C.	Montreal...	10	1,000 00	250 00
Propper, Emmanuel	Paris, France	100	10,000 00	2,500 00
Propper, Michel	"	100	10,000 00	2,500 00
Poulin, J.	Beauceville	1	100 00	25 00
Queen, J. M.	St. John, N.B.	25	2,500 00	625 00
Reinach, G. de.	Paris, France	100	10,000 00	2,500 00
Roberge, Hon. J. E.	Lambton.	345	34,500 00	8,625 00
Rousseau, P.	Ste. Anne de Bellevue...	10	1,000 00	250 00
Roy, Cyrille E.	Megantic....	1	100 00	25 00
Roy, Eustache	"	1	100 00	25 00
Saindon, succ. M. E.	Fraserville..	5	500 00	125 00
Seabert, P. S. H. W.	St. André lez Lille	150	15,000 00	3,750 00

10 GEORGE V, A. 1920

BRITISH COLONIAL FIRE INSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Seale, R. F.	Station Ste. Cecile.	1	100 00	25 00
Simon, succ. D. C.	Hull.	5	500 00	125 00
Société Anonyme de Réassurances contre l'Incendie...	Paris, France	1,725	172,500 00	43,125 00
Spycket, B.	"	50	5,000 00	1,250 00
Spycket, E. T.	"	50	5,000 00	1,250 00
Spycket, J. P. B.	"	50	5,000 00	1,250 00
St. Denis, A. J. H.	Montreal...	40	4,000 00	1,000 00
St. Germain, J. E.	Sherbrooke.	1	100 00	25 00
St. Germain, T. A.	St. Hyacinthe	5	500 00	125 00
Tourville, Art	Montreal.	50	5,000 00	1,250 00
Tourville, Rod., M.P.P.	"	50	5,000 00	1,250 00
Tremblay, Thos.	Sherbrooke.	5	500 00	125 00
Vaillancourt, E.	Thetford Mines...	1	100 00	25 00
Veilleux, André.	Sherbrooke.	5	500 00	125 00
Vien, Thomas	Quebec	10	1,000 00	250 00
Williams, F. S.	St. John, N.B.	1	100 00	25 00
Wilson, Jas. W.	Welsford, N.B.	1	100 00	25 00
Starhahn, C. F.	Hartford, Conn.	10	1,000 00	300 00
Turgeon, l'Hon. Ad.	Quebec	25	2,500 00	625 00
Totals.		10,000	1,000,000 00	248,670 00

SESSIONAL PAPER No. 8

THE BRITISH NORTHWESTERN FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at February 16, 1920.)

Hon. E. Brown, Pres.; E. E. Hall, Vice-Pres.; F. K. Foster, Managing Director; D. E. Williams, C. W. N. Kennedy, P. C. McIntyre, W. T. Devlin, F. Carter-Cotton, J. Balfour, T. J. S. Skinner, R. W. Craig, K.C.

LIST OF SHAREHOLDERS—As at December 31, 1919.)

Name.	Address.	No of shares.	Amount subscribed.		Amount paid in cash.	
			\$	cts.	\$	cts.
Andrew, Agency Ltd	Port Arthur, Ont.	25	1,000 00		290 00	
Appleton, John	Toronto, Ont.	10	400 00		400 00	
Archibald, M. G.	Kamloops, B.C.	25	1,000 00		125 00	
Ashton, E. C.	Brantford, Ont.	50	2,000 00		500 00	
Allen, C. E.	Winnipeg, Man.	25	1,000 00		1,000 00	
Allen, Miss V. W.	Cheltenham, Eng.	25	1,000 00		1,000 00	
Ashdown, J. H.	Winnipeg, Man.	5	200 00		200 00	
Adams, D. E.	Winnipeg, Man.	25	1,000 00		700 00	
Brown, Edw.	Winnipeg, Man.	1,250	50,000 00		10,000 00	
Burdett, S. W.	Winnipeg, Man.	15	600 00		600 00	
Bryce, Rev. Geo.	Ottawa, Ont.	50	2,000 00		2,000 00	
Burdett, J. E.	Winnipeg, Man.	25	1,000 00		1,000 00	
Brydon, Wm.	Winnipeg, Man.	20	800 00		800 00	
Balfour, Jas.	Regina, Sask.	500	20,000 00		3,000 00	
Borden, Dr. L. E.	Nelson, B.C.	50	2,000 00		500 00	
Brydges, S. M.	Vancouver, B.C.	25	1,000 00		500 00	
Bixel, A. A.	Brantford, Ont.	25	1,000 00		1,000 00	
Biggar, S. D.	Hamilton, Ont.	10	400 00		50 00	
Bradshaw, J. L.	Stratford, Ont.	5	200 00		200 00	
Beatty, J. A.	Stratford, Ont.	25	1,000 00		333 00	
Bernhardn, V. P.	Preston, Ont.	20	800 00		600 00	
Bernhardt, I. A.	Preston, Ont.	10	400 00		100 00	
Briscoe, R. A.	Galt, Ont.	25	1,000 00		500 00	
Brown, A. C.	Guelph, Ont.	10	400 00		100 00	
Brit. Can. Trust Co.	Lethbridge, Alta.	50	2,000 00		1,944 00	
Binnington, H.	Winnipeg, Man.	12	480 00		176 00	
Bone, T. W.	Winnipeg, Man.	2	80 00		75 00	
Baker, F. C.	Prince Albert, Sask.	3	120 00		120 00	
Boas, R. A.	Regina, Sask.	2	80 00		80 00	
Buchanan, W. P.	Winnipeg, Man.	25	1,000 00		520 00	
Brown, F. L.	Winnipeg, Man.	12	480 00		100 00	
Booth, C. B.	Winnipeg, Man.	25	1,000 00		200 00	
Belcher, H. M.	Winnipeg, Man.	15	600 00		600 00	
Bedard, A. A.	Petrolia, Ont.	20	800 00		100 00	
Carter-Cotton, F.	Vancouver, B.C.	125	5,000 00		5,000 00	
Crofts Estate, J. C. T.	Vancouver, B.C.	200	8,000 00		1,000 00	
Carter-Cotton Co., F.	Vancouver, B.C.	50	2,000 00		2,000 00	
Cameron, Sir, D. C.	Winnipeg, Man.	250	10,000 00		2,000 00	
Calder, Alex.	Winnipeg, Man.	25	1,000 00		1,000 00	
Cameron, John	Winnipeg, Man.	80	3,200 00		2,000 00	
Chapman, Mrs. F. A.	Washington, D.C.	65	2,600 00		2,600 00	
Cummings, W. J.	Winnipeg, Man.	100	4,000 00		4,000 00	
Calder, N. F.	Winnipeg, Man.	25	1,000 00		1,000 00	
Craig, R. W.	Winnipeg, Man.	100	4,000 00		1,000 00	
Cushing, Hon. W. H.	Calgary, Alta.	100	4,000 00		4,000 00	
Conybeare, C. F. & H. W. Church.	Lethbridge, Alta.	25	1,000 00		1,000 00	
Campbell, P. J.	Winnipeg, Man.	25	1,000 00		887 20	
Crease, E. A.	Nelson, B.C.	5	200 00		100 00	
Creighton, W. T.	Winnipeg, Man.	30	1,200 00		800 00	
Carpenter, A. G.	Nelson, B.C.	25	1,000 00		125 00	
Clare, Fred.	Preston, Ont.	10	400 00		100 00	
Campbell, Dr. T. F.	Galt, Ont.	10	400 00		25 00	
Campbell, Miss A. O.	Winnipeg, Man.	10	400 00		400 00	
Connell, T. A.	Winnipeg, Man.	87	3,480 00		700 00	
Cunnington, Chas.	Winnipeg, Man.	5	200 00		200 00	
Campbell, T. B.	Winnipeg, Man.	63	2,520 00		375 00	
Cameron, A. A.	Oak Lake, Man.	25	1,000 00		200 00	
Calcott, J. D.	Tilston, Man.	12	480 00		252 00	
Clarke, Dr. Adam	Winnipeg, Man.	50	2,000 00		400 00	
Clyde, Wm.	Petrolia, Ont.	25	1,000 00		1,000 00	
Dawson, Judge A.	Winnipeg, Man.	35	1,400 00		1,400 00	

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THE BRITISH NORTHWESTERN FIRE INSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed	Amount paid in cash.
			\$ cts.	\$ cts.
Delbridge, L. M., estate	Winnipeg, Man.	50	2,000 00	1,250 00
Day, E. A.	Kelowna, B. C.	25	1,000 00	1,000 00
Darke, F. N.	Regina, Sask.	100	4,000 00	2,500 00
Dom. Loan & Security Co.	Winnipeg, Man.	440	17,600 00	17,600 00
Decatur, D. R.	Winnipeg, Man.	12	480 00	100 00
Dyke, John.	Winnipeg, Man.	125	5,000 00	750 00
Devlin, W. T.	Winnipeg, Man.	92	3,680 00	1,240 00
Evans, R. T.	Winnipeg, Man.	100	4,000 00	4,000 00
Emmert, H. L.	Winnipeg, Man.	100	4,000 00	500 00
Elliott, R. T.	Victoria, B.C.	250	10,000 00	5,000 00
Erzinger, Mrs. M. E.	Winnipeg, Man.	37	1,480 00	300 00
Foster, F. K.	Winnipeg, Man.	480	19,200 00	6,290 00
Flummerfeldt, A. C.	Victoria, B.C.	500	20,000 00	4,000 00
Fair, G. H.	Brantford, Ont.	10	400 00	400 00
Forster, F. J. R.	Stratford, Ont.	40	1,600 00	400 00
Fleming, D. J.	Galt, Ont.	10	400 00	100 00
Fink, Geo.	Preston, Ont.	25	1,000 00	1,000 00
Ferguson, G. W.	Winnipeg, Man.	12	480 00	100 00
Finkleman, C.	Sle Kirk, Man.	1	40 00	40 00
Foster, Mrs. M. E.	Winnipeg, Man.	10	400 00	400 00
Godfrey, A. K.	Winnipeg, Man.	25	1,000 00	1,000 00
Graham, W. C.	Vancouver, B.C.	25	1,000 00	625 00
Getty, E. J.	Galt, Ont.	100	4,000 00	2,000 00
Greenizen, Isaac	Petrolia, Ont.	60	2,400 00	300 00
Gentzel, A. E.	Winnipeg, Man.	5	200 00	200 00
Goldstein, Chas.	Winnipeg, Man.	5	200 00	200 00
Galbraith, W. H.	Hartney, Man.	2	80 00	80 00
Halls, F. E.	Winnipeg, Man.	100	4,000 00	4,000 00
Hebb, E. H.	Winnipeg, Man.	50	2,000 00	2,000 00
Harvie, Dr. R. A.	Winnipeg, Man.	50	2,000 00	1,250 00
Holden, D. B.	Victoria, B.C.	25	1,000 00	1,000 00
Hughes, Mrs. Algeline	Brantford, Ont.	10	400 00	400 00
Hollinrake, W. A.	Brantford, Ont.	10	400 00	400 00
Hunter, Miss J. G.	Brantford, Ont.	5	200 00	200 00
Husband, D. G.	Brantford, Ont.	5	200 00	200 00
Hill, John	Brantford, Ont.	10	400 00	50 00
Husband, Mrs. K. C.	Vernon, B.C.	50	2,000 00	1,250 00
Hunter, M. M.	Onandaga, Ont.	10	400 00	200 00
Hulstead, A. B.	Edmonton, Alta.	50	2,000 00	400 00
Hudson, W. S.	Preston, Ont.	25	1,000 00	1,000 00
Hydeman, G. J.	Winnipeg, Man.	62	2,480 00	250 00
Hall, E. E.	Winnipeg, Man.	117	4,680 00	4,680 00
Hill, A. E.	Brandon, Man.	60	2,400 00	1,000 00
Hardy, Thos.	Victoria, B.C.	3	120 00	100 00
Henderson, Dr. N. B.	London, Ont.	20	800 00	800 00
Ives, W. C.	Calgary, Alta.	50	2,000 00	1,500 00
James, E.	Winnipeg, Man.	25	1,000 00	1,000 00
Jones, E. W.	Moosomin, Sask.	7	280 00	280 00
Jonasson, J.	Winnipeg, Man.	3	120 00	120 00
Johnson, Chas.	Winnipeg, Man.	3	120 00	120 00
Jones, C. A.	Petrolia, Ont.	10	400 00	50 00
Kennedy, C. W. N.	Winnipeg, Man.	750	30,000 00	7,500 00
Kellam, B. A.	Winnipeg, Man.	25	1,000 00	200 00
Landerkin, H.	Portland, Maine.	250	10,000 00	2,000 00
Langley, A. G.	Vancouver, B.C.	25	1,000 00	1,000 00
Lent, W. F. W.	Calgary, Alta.	25	1,000 00	1,000 00
Langford, T. J.	Winnipeg, Man.	25	1,000 00	1,000 00
Lonsdale, J.	Toronto, Ont.	75	3,000 00	975 00
Lathrop, O. T.	Lethbridge, Alta.	10	400 00	400 00
Lloyd-Jones, D.	Kelowna, B.C.	25	1,000 00	1,000 00
Lloyd-Jones, W.	Kelowna, B.C.	25	1,000 00	1,000 00
Lyons, J. H.	Revelstoke, B.C.	20	800 00	800 00
Long, W. E.	Brantford, Ont.	50	2,000 00	1,000 00
Laird, J. H.	Galt, Ont.	25	1,000 00	250 00

SESSIONAL PAPER No. 8

THE BRITISH NORTHWESTERN FIRE INSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed	Amount paid in cash.
			\$ cts.	\$ cts.
Loftus, Edwin.....	Winnipeg, Man.....	25	1,000 00	700 00
Liddle, A. T.....	Winnipeg, Man.....	125	5,000 00	750 00
Lawrie, John.....	Winnipeg, Man.....	25	1,000 00	200 00
MacAra, W. E.....	Winnipeg, Man.....	250	10,000 00	2,000 00
Merritt, C. M.....	Vancouver, B.C.....	100	4,000 00	1,500 00
McIntyre, J. F.....	Winnipeg, Man.....	50	2,000 00	2,000 00
Moody, Dr. A. W.....	Winnipeg, Man.....	100	4,000 00	3,200 00
Macklin, E. H.....	Winnipeg, Man.....	5	200 00	200 00
McMunn, Dr. R. S.....	Winnipeg, Man.....	50	2,000 00	750 00
Malcolm, Miss M.....	Newport, R.I.....	6	240 00	240 00
MacKay, D. S.....	Winnipeg, Man.....	25	1,000 00	225 00
Maurer & Wilde.....	Winnipeg, Man.....	50	2,000 00	250 00
McIntyre, P. C.....	Winnipeg, Man.....	100	4,000 00	2,000 00
McEwen, M. W.....	Brantford, Ont.....	10	400 00	400 00
McMurtry, Miss J. H.....	Galt, Ont.....	5	200 00	150 00
Messeca, C. L.....	Brantford, Ont.....	100	4,000 00	1,333 00
McMurtry, W. J.....	Galt, Ont.....	25	1,000 00	750 00
McMurtry, Miss E. E.....	Galt, Ont.....	5	200 00	150 00
Merner, E.....	New Hamburg, Ont.....	50	2,000 00	250 00
Milton, W. R.....	Winnipeg, Man.....	25	1,000 00	1,000 00
Manwaring, H. A.....	Birtle, Man.....	10	400 00	400 00
Macdonald, Alex.....	Winnipeg, Man.....	7	280 00	280 00
Moffitt, Mrs. Rachel.....	Winnipeg, Man.....	15	600 00	200 00
McCarthy, John.....	Regina, Sask.....	5	200 00	200 00
McPherson, W. J.....	Winnipeg, Man.....	37	1,480 00	300 00
McLennan, Thos.....	Assessippi, Man.....	1	40 00	40 00
Maybee, W. G.....	Winnipeg, Man.....	25	1,000 00	200 00
McMillan, D. A.....	Griswold, Man.....	3	120 00	100 00
Marrin, Philip.....	Winnipeg, Man.....	5	200 00	200 00
National Investors, Ltd.....	Winnipeg, Man.....	3	120 00	120 00
Nelson, H. R.....	Victoria, B.C.....	25	1,000 00	1,000 00
Nelles, S. B.....	Wilsonville, Ont.....	45	1,800 00	625 00
Northern Trusts Co. Ex. H. S. L. Jones Ex. F. E. Gautier.....		25	1,000 00	1,000 00
		5	200 00	132 00
Ormond, A. E.....	Victoria, B.C.....	250	10,000 00	2,000 00
Oakes, A. H.....	Winnipeg, Man.....	125	5,000 00	1,000 00
Pulford, A. H.....	Winnipeg, Man.....	50	2,000 00	2,000 00
Popham, Dr. E. S.....	Winnipeg, Man.....	50	2,000 00	2,000 00
Prowse, Dr. S. W.....	Winnipeg, Man.....	25	1,000 00	300 00
Palmer, F. D.....	Galt, Ont.....	25	1,000 00	1,000 00
Palmer, F. H.....	Galt, Ont.....	10	400 00	100 00
Parker, E. S.....	Winnipeg, Man.....	5	200 00	200 00
Playfair, Miss A. F.....	Hartney, Man.....	25	1,000 00	100 00
Robertson, O. A.....	St. Paul, Minn.....	250	10,000 00	2,000 00
Runians, E. O.....	London, Ont.....	125	5,000 00	2,000 00
Richardson, R. D.....	Toronto, Ont.....	112	4,480 00	1,700 00
Ruttan, H. N.....	Winnipeg, Man.....	50	2,000 00	2,000 00
Runians, J. E.....	Victoria, B.C.....	25	1,000 00	700 00
Robson, Judge, H. A.....	Winnipeg, Man.....	50	2,000 00	250 00
Ross, Mrs. M. S.....	Winnipeg, Man.....	50	2,000 00	250 00
Ryerson, F. W.....	Brantford, Ont.....	10	400 00	400 00
Revitzer, Mrs. Cecilia.....	Preston, Ont.....	25	1,000 00	1,000 00
Richardson, Wm.....	Portage la Prairie, Man.....	10	400 00	100 00
Riley, W. P.....	Winnipeg, Man.....	62	2,480 00	2,480 00
Robert, J. V.....	Winnipeg, Man.....	25	1,000 00	520 00
Ross, Dr. D. G.....	Selkirk, Man.....	5	200 00	200 00
Ross, H. L.....	Winnipeg, Man.....	5	200 00	200 00
Roberts, Mrs. H. M.....	Winnipeg, Man.....	5	200 00	200 00
Ross, Geo. H. Estate.....	Winnipeg, Man.....	100	4,000 00	500 00
Sproule, W. H.....	Winnipeg, Man.....	500	20,000 00	3,250 00
Sprague, D. B.....	Winnipeg, Man.....	25	1,000 00	200 00
Skinner, T. J. S.....	Calgary, Alta.....	250	20,000 00	2,000 00
Senkler, K. C., J. H.....	Vancouver, B.C.....	100	4,000 00	2,500 00
Stiles, H. B.....	Winnipeg, Man.....	50	2,000 00	1,200 00

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THE BRITISH NORTHWESTERN FIRE INSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			§ cts.	§ cts.
Stevens, R. W.	Kelowna, B.C.	5	200 00	150 00
Spence, J. H.	Brantford, Ont.	10	400 00	400 00
Spiers, D. G.	Galt, Ont.	25	1,000 00	1,000 00
Sloan, John	Galt, Ont.	10	400 00	400 00
Stahlschmidt, Wm.	Preston, Ont.	25	1,000 00	750 00
Stauffer, Jos.	Galt, Ont.	100	4,000 00	1,000 00
Stevenson, W. J.	London, Ont.	50	2,000 00	250 00
Sutherland, W. J.	Winnipeg, Man.	25	1,000 00	1,000 00
Stevenson, S. S.	Winnipeg, Man.	3	120 00	120 00
Steiner, A. P.	Griswold, Man.	2	80 00	80 00
Shepard-Feres Co.	Selkirk, Man.	20	800 00	200 00
Swan, Dr. R. R.	Winnipeg, Man.	12	480 00	100 00
Shandley, Mrs. L. M.	Victoria, B.C.	100	4,000 00	4,000 00
Snary, L. D.	Winnipeg, Man.	3	120 00	120 00
Standard Trusts Co., exrs. Estate Dr. S. C. Corbett.	Winnipeg, Man.	100	4,000 00	2,500 00
Standard Trusts Co., exrs. Estate Sir Wm. Whyte	Winnipeg, Man.	250	10,000 00	2,000 00
Todd, Dr. J. O.	Winnipeg, Man.	125	5,000 00	5,000 00
Tufford, Dr. A. F.	St. Thomas, Ont.	25	1,000 00	600 00
Taylor, Judge A. E.	Sarnia, Ont.	25	1,000 00	637 00
Taylor, Dr. W. G.	Winnipeg, Man.	10	400 00	400 00
Vokes, Chas. Estate	Winnipeg, Man.	250	10,000 00	1,400 00
Watt, W. L.	Long Beach, Cal.	25	1,000 00	200 00
Williams, D. E.	Winnipeg, Man.	500	20,000 00	3,000 00
Wallace, C. A.	Calgary, Alta.	50	2,000 00	2,600 00
Woodruff, H. S.	Penticton, B.C.	50	2,000 00	1,600 00
Wade, Mrs. C. E.	Penticton, B.C.	25	1,000 00	250 00
Wade, A. H.	Penticton, B.C.	25	1,000 00	250 00
White, R. B.	Penticton, B.C.	25	1,000 00	250 00
White, W. G.	Winnipeg, Man.	100	4,000 00	2,500 00
Wilson, W. O.	Virden, Man.	10	400 00	400 00
Wood, T. L.	Brantford, Ont.	200	8,000 00	1,000 00
Wilcox, Mrs. H.	Brantford, Ont.	20	800 00	800 00
Wade, B. J.	Brantford, Ont.	10	400 00	400 00
Wood, D. B.	Brantford, Ont.	100	4,000 00	500 00
Whitaker, Mrs. E. O.	Brantford, Ont.	10	400 00	400 00
Windell, Mrs. M.	Galt, Ont.	10	400 00	400 00
Watson, Ralph	Paris, Ont.	20	800 00	400 00
Walker, John.	Pretolea, Ont.	25	1,000 00	125 00
White & Manahan	Winnipeg, Man.	5	200 00	200 00
Whiting, C. A. B.	Winnipeg, Man.	15	600 00	175 00
Young, Robert.	Winnipeg, Man.	5	200 00	200 00
Totals.		14,860	594,400 00	246,919 20

SESSIONAL PAPER No. 8

THE CANADA ACCIDENT AND FIRE ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at February 28, 1920).

S. H. Ewing, President; Hon. N. Curry, Vice-President; T. H. Hudson, Joint Manager and Secretary;
W. S. Jopling, C. H. Godfrey.

LIST OF SHAREHOLDERS—(As at December 31, 1919).

Name.	Address.	No. of shares.	Amount subscribed	Amount paid in cash.
			\$ cts.	\$ cts.
Commercial Union Assurance Co., Ltd....	London, England.....	4950	495,000 00	41,320 00
S. H. Ewing.....	Montreal	10	1,000 00	400 00
C. H. Godfrey.....	"	10	1,000 00	400 00
T. H. Hudson.....	"	10	1,000 00	400 00
Hon. N. Curry.....	"	10	1,000 00	400 00
W. S. Jopling.....	"	10	1,000 00	400 00
Totals.....	5,000	500,000 00	43,320 00

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THE CANADA NATIONAL FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at February 24, 1920).

J. H. G. Russell, Pres.; F. H. Alexander and Lt.-Col. D. E. Sprague, Vice-Presidents; W. T. Alexander, Managing Director; W. J. Boyd, A. D. Carscallen, M.D., E. L. Taylor, K.C., Hon. A. C. Rutherford, Andrew Gray, F. N. Darke, S. D. Lazier, T. S. McPherson.

LIST OF SHAREHOLDERS—(As at December 31, 1919).

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			\$ cts.	\$ cts.
Agar, Mrs. Essie	Birds Hill, Man.	5	500 00	500 00
Anderson, Mrs. Caroline	Virden, Man.	10	1,000 00	1,000 00
Armstrong, Mrs. Katherine	New Westminster, B.C.	77	7,700 00	7,700 00
Adrain, John	St. Johns, Nfld.	15	1,500 00	1,500 00
Anderson, J. A.	Victoria, B.C.	10	1,000 00	921 57
Antonieff, Rev. Alex	Cozodawince, Russia	30	3,000 00	3,000 00
Adam, George	Winnipeg, Man.	10	1,000 00	1,000 00
Alexander, Est. R. H.	Vancouver, B.C.	30	3,000 00	3,000 00
Armstrong, Est. J. C.	New Westminster, B.C.	15	1,500 00	1,500 00
Archibald, M. G., MD.	Kamloops, B.C.	10	1,000 00	786 52
Abernethy, Samuel	Vancouver, B.C.	10	1,000 00	811 86
Anderson, James	New Westminster, B.C.	30	3,000 00	3,000 00
Adam, David	Birtle, Man.	5	500 00	500 00
Anderson, George	Portage la Prairie, Man.	5	500 00	500 00
Aylard, George H.	Victoria, B.C.	50	5,000 00	5,000 00
Alexander, W. T.	Winnipeg, Man.	127	12,700 00	7,191 52
Anderson, J. R.	Reston, Man.	2	200 00	200 00
Agnew, G. A. T., T. D. Agnew, Trustee.	Prince Albert, B.C.	5	500 00	500 00
Allen, G. H.	Winnipeg, Man.	50	5,000 00	5,000 00
Angus, Miss Mary C.	Victoria, B.C.	10	1,000 00	1,000 00
Alston, Mrs. Margaret	Winnipeg, Man.	5	500 00	500 00
Abernethy, Mrs. V. E.	Vancouver, B.C.	5	500 00	500 00
Alexander, F. H.	Winnipeg, Man.	100	10,000 00	1,368 60
Affleck, R. G.	Winnipeg, Man.	55	5,500 00	2,432 83
Armstrong, J. W., M.D.	Winnipeg, Man.	20	2,000 00	1,710 08
Allen, A. E.	Victoria, B.C.	25	2,500 00	2,227 43
Archibald, J. Ross	Kamloops, B.C.	10	1,000 00	405 35
Arbez, C. J. H.	St. Claude, Man.	10	1,000 00	868 62
Adolph, H. L.	Brandon, Man.	10	1,000 00	66 90
Allan, H. M.	Regina, Sask.	5	500 00	459 23
Ashley, D. T.	Vancouver, B.C.	5	500 00	353 47
Austin, H. M.	Victoria, B.C.	10	1,000 00	615 28
Astley, Est. William	Calgary, Alta.	10	1,000 00	494 89
Agar, Harry T.	Birds Hill, Man.	5	500 00	488 31
Bruee, Est. John	Winnipeg, Man.	20	2,000 00	2,000 00
Bowker, A. G.	Bristol, Eng.	100	10,000 00	10,000 00
Beveridge, William	Cumberland, B.C.	20	2,000 00	2,000 00
Birrell, Peter	New Westminster, B.C.	10	1,000 00	1,000 00
Belson, Miss E. A.	Victoria, B.C.	10	1,000 00	1,000 00
Barber, Mrs. M. M.	Fernie, B.C.	10	1,000 00	1,000 00
Bradshaw, G. H.	Binscarth, Man.	5	500 00	500 00
Burchill, W. J.	Brandon, Man.	10	1,000 00	1,000 00
Baird, Hugh	St. John's, Nfld.	10	1,000 00	1,000 00
Browning, D. M.	St. John's, Nfld.	25	2,500 00	2,500 00
Bone, Miss Helen	Vancouver, B.C.	17	1,700 00	1,700 00
Bergeron, Nareisse	St. Boniface, Man.	10	1,000 00	1,000 00
Briercliffe, Greenwood	Winnipeg, Man.	20	2,000 00	2,000 00
Briercliffe, Mrs. E.	Winnipeg, Man.	20	2,000 00	2,000 00
Bridgewater, Conyers	London, Eng.	20	2,000 00	2,000 00
Baxter, Samuel	Victoria, B.C.	25	2,500 00	2,500 00
Brenchley, John	Kenora, Ont.	10	1,000 00	1,000 00
Brymner, G. D.	New Westminster, B.C.	30	3,000 00	3,000 00
Buchan, Alexander	Winnipeg, Man.	5	500 00	500 00
Beck, Hon. N. D.	Edmonton, Alta.	15	1,500 00	1,500 00
Burdette, S. W.	Winnipeg, Man.	20	2,000 00	2,000 00

SESSIONAL PAPER No. 8

THE CANADA NATIONAL FIRE INSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Address.	Address.	No. of shares.	Amount subscribed	Amount paid up.
			\$ cts	\$ cts
Beliveau, Hormidas.....	Winnipeg.....	25	2,500 00	2,500 00
Burdett, Wm. W.....	Winnipeg.....	20	2,000 00	2,000 00
Barrett, J. K.....	Winnipeg.....	10	1,000 00	1,000 00
Bridgman, Wellington.....	Winnipeg.....	5	500 00	500 00
Banks & Finken.....	Dryden, Ont.....	20	2,000 00	2,000 00
Boger, H. W. O.....	Winnipeg.....	25	2,500 00	2,500 00
Brown, W. F. H.....	Edmonton.....	5	500 00	500 00
Borthwick, G. A.....	Victoria.....	25	2,500 00	2,500 00
Brown, R. S.....	Stony Mountain, Man.....	10	1,000 00	1,000 00
Bailie, Miss Mary E.....	Winnipeg.....	10	1,000 00	1,000 00
Bryce, Miss Gertrude A., Wm. Bryce, Trustee.....	Victoria.....	3	300 00	300 00
Black, Mrs. Grace J.....	St. John's, Nfld.....	20	2,000 00	2,000 00
Burgess, Joseph.....	Minnedosa, Man.....	5	500 00	500 00
Barnes, Frederick H.....	Enderby, B. C.....	10	1,000 00	1,000 00
Benson, Dr. J. M.....	Winnipeg.....	5	500 00	500 00
Bertram, David.....	Vancouver.....	10	1,000 00	1,000 00
Beaubier, T. J.....	Brandon, Man.....	5	500 00	500 00
Bethel, William.....	Beausejour, Man.....	5	500 00	500 00
Baker, Mrs. Helen C.....	Victoria.....	20	2,000 00	2,000 00
Bailey, Thomas.....	Oak Lake, Man.....	10	1,000 00	1,000 00
Bedingfeld, Francis.....	Pekisko, Alta.....	50	5,000 00	5,000 00
Butchart, Robert P.....	Tod Inlet, B.C.....	200	20,000 00	20,000 00
Begg, W. A.....	Medicine Hat, Alta.....	15	1,500 00	1,500 00
Brown, Mrs. Janet E.....	Broadview, Sask.....	5	500 00	500 00
Bennett, Mrs. Lydia J.....	N. Vancouver.....	10	1,000 00	1,000 00
Becker, Charles F.....	Wileox, Sask.....	10	1,000 00	1,000 00
Balfour, James.....	Regina.....	5	500 00	500 00
Blackstock, Malcolm.....	Victoria.....	20	2,000 00	2,000 00
Brownstone, Samuel.....	Elm Creek, Man.....	10	1,000 00	1,000 00
Bagot, W. H.....	Manor, Sask.....	5	500 00	500 00
Bogue, Miss F. J. C.....	Toronto.....	5	500 00	500 00
Bulloch, William.....	Reston, Man.....	20	2,000 00	2,000 00
Bullis, Wm. J.....	Weyburn, Sask.....	5	500 00	500 00
Bruce, James.....	Milk River, Alta.....	5	500 00	500 00
Butler, Charles A.....	Penticton, B.C.....	2	200 00	200 00
Brown David E.....	The Pas, Man.....	5	500 00	500 00
Ballachey, A. A.....	High River, Alta.....	10	1,000 00	1,000 00
Banbury, Robert S.....	Regina.....	10	1,000 00	1,000 00
Bailey, Samuel O.....	Victoria.....	50	5,000 00	5,000 00
Burry, Mrs. Amelia M.....	Grenfell, Sask.....	10	1,000 00	1,000 00
Burge, Mrs. Thomasina K.....	Victoria.....	50	5,000 00	5,000 00
Benson, Stephen C.....	Neepawa, Man.....	10	1,000 00	1,000 00
Borland, Frederick M.....	Saskatoon.....	10	1,000 00	1,000 00
Beattie, Wm.....	Victoria.....	10	1,000 00	1,000 00
Beck, Chas.....	Yorkton, Sask.....	10	1,000 00	1,000 00
Brook Albert T.....	Regina, Sask.....	10	1,000 00	1,000 00
Burnett, Edgar A.....	Vancouver.....	10	1,000 00	1,000 00
Bell, Samuel.....	Victoria.....	5	500 00	500 00
Baskerville, Mrs. C. M.....	Winnipeg.....	25	2,500 00	2,500 00
Brown, Mrs. Isabella W.....	Vancouver.....	50	5,000 00	5,000 00
Brault, Mrs. R. A.....	Cranbrook, B.C.....	50	5,000 00	5,000 00
Bawlf, Edward J.....	Winnipeg.....	14	1,400 00	1,400 00
Bawlf, Wm. R.....	Winnipeg.....	14	1,400 00	1,400 00
Bawlf, Frederick L.....	Winnipeg.....	14	1,400 00	1,400 00
Bawlf, Miss Kathleen.....	Winnipeg.....	14	1,400 00	1,400 00
Bawlf, Clarence N.....	Winnipeg.....	14	1,400 00	1,400 00
Bawlf, Louis D.....	Winnipeg.....	14	1,400 00	1,400 00
Bawlf Securities.....	Winnipeg.....	2	200 00	200 00
Bartlett, Alexander R.....	Windsor, Ont.....	50	5,000 00	5,000 00
Boyd, Wm. J.....	Winnipeg.....	100	10,000 00	10,000 00
Brown Est., Wm. M., Mrs. A. Jamieson, Adm.....	Revelstoke, B.C.....	10	1,000 00	1,000 00
Bigg, Wm.....	Suffolk, Eng.....	3	300 00	300 00
Burnett, Miss Mary A.....	Armstrong, B.C.....	10	1,000 00	801 57
Burnett, John M.....	Armstrong, B.C.....	10	1,000 00	801 57
Burnett, Miss E. L.....	Armstrong, B.C.....	10	1,000 00	801 57
Burnett, Miss J. S.....	Armstrong, B.C.....	10	1,000 00	801 57

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THE CANADA NATIONAL FIRE INSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed	Amount paid up.
			\$ cts.	\$ cts.
Barnett, Wm. A., W. S. Burnett, Trustee for five	Armstrong, B.C.	10	1,000 00	801 57
Boyce, B. de F.	Kelowna, B.C.	100	10,000 00	8,217 16
Brydges, S. M.	Vancouver.	20	2,000 00	180 49
Bowlt, John	Saskatoon	5	500 00	192 86
Brown, James T.	Regina.	50	5,000 00	3,076 43
Bentley, Wm. H.	Vancouver	180	18,000 00	15 00
Byer, Henry.	Chester, Mont., U.S.A.	5	500 00	68 70
Baker, W. F.	Pennant, Sask.	12	1,200 00	880 50
Campbell, Angus	Victoria	50	5,000 00	5,000 00
Campbell, Mrs. J. A.	Victoria	50	5,000 00	5,000 00
Campbell, Peter.	Carman, Man.	15	1,500 00	1,500 00
Cathcart, Rev. Nassau	Guernsey, Channel Is.	10	1,000 00	1,000 00
Cuttle, Harry G.	Winnipeg.	10	1,000 00	1,000 00
Clark, Mrs. Julia Est., Northern Trust Co. Exec.	Winnipeg.	30	3,000 00	3,000 00
Creighton, David J.	Yale, B.C.	5	500 00	500 00
Crawford, W. K., John Crawford, Trustee	Mill Creek, B.C.	5	500 00	500 00
Cook, Wm.	St. John's, Nfld.	10	1,000 00	1,000 00
Cooke, E. F.	Brandon, Man.	10	1,000 00	1,000 00
Chapman, Geo. H.	Hamilton, Ont.	10	1,000 00	1,000 00
Clarke, A. T.	Vancouver	20	2,000 00	1,456 63
Church, Est., John W., Mrs. E. E. Church, Adm.	Victoria	60	6,000 00	6,000 00
Cran, Mrs. Mary H.	Duncan, B.C.	3	300 00	300 00
Carcary, S. C.	Winnipeg.	10	1,000 00	1,000 00
Cran, James	Duncan, B.C.	5	500 00	500 00
Curry, B. J.	Winnipeg.	25	2,500 00	2,500 00
Cross, J. A.	Regina.	5	500 00	500 00
Champion Est., H. T., Northern Trusts Co., Exec.	Winnipeg.	10	1,000 00	1,000 00
Calvert, S. H.	Moosomin, Sask.	5	500 00	500 00
Church, Mrs. E. E.	Victoria	10	1,000 00	1,000 00
Caldwell, James.	Vancouver	5	500 00	500 00
Cooke, E. H.	Moosejaw.	10	1,000 00	1,000 00
Costley, T. D.	Kamloops, B.C.	10	1,000 00	1,000 00
Chipperfield, Sydney	Hubbard, Sask.	2	200 00	200 00
Cleveland, E. A.	Victoria	50	5,000 00	5,000 00
Cameron, A. A.	Oak Lake, Man.	25	2,500 00	2,500 00
Collins, Mrs. I. J.	Gladstone, Man.	5	500 00	500 00
Campbell, C. C.	Reston, Man.	20	2,000 00	2,000 00
Chapman, Dr. A. B.	Reston, Man.	10	1,000 00	1,000 00
Campbell & Simpson	Dauphin, Man.	10	1,000 00	1,000 00
Cohen, Samuel	Dauphin, Man.	5	500 00	500 00
Cameron, Duncan	Gilbert Plains, Man.	10	1,000 00	1,000 00
Conings, C. L.	San Francisco, Cal.	20	2,000 00	2,000 00
Conway, Mrs. Lydia	Minot, Man.	5	500 00	500 00
Chegwin, Rev. E. J.	Moosejaw, Sask.	25	2,500 00	2,500 00
Campbell, J. F.	Miami, Man.	10	1,000 00	1,000 00
Coronation Loan and Inv., Co., Ltd.	St. John's, Nfld.	10	1,000 00	1,000 00
Connell, Kenah.	Victoria	10	1,000 00	1,000 00
Clemens, Mrs. H. C.	Prince Albert, Sask.	10	1,000 00	1,000 00
Cook, James.	Ladner, B.C.	20	2,000 00	2,000 00
Cook, Mrs. Dora	Ladner, B.C.	10	1,000 00	1,000 00
Carr, C. E.	Calgary.	10	1,000 00	1,000 00
Carscallen, A. D., M.D.	Winnipeg.	100	10,000 00	10,000 00
Currie, Bros.	Saskatoon	10	1,000 00	1,000 00
Cook, Miss F. E.	Ladner, B.C.	10	1,000 00	1,000 00
Connor, E. L., M.D.	Lethbridge, Alta.	10	1,000 00	1,000 00
Crang, F. W., M.D.	Edmonton South.	10	1,000 00	1,000 00
Cunningham, Robert	Spokane, Wash.	20	2,000 00	2,000 00
Collins, Peter.	Calgary, Alta.	20	2,000 00	2,000 00
Crease, E. A.	Nelson, B.C.	10	1,000 00	1,000 00
Conybeare & Church.	Lethbridge	25	2,500 00	2,500 00
Crotty, H. S.	Victoria	60	6,000 00	6,000 00
Claxton, W. C.	Calgary.	10	1,000 00	1,000 00
Carter, Mrs. P. M.	Moosejaw, Sask.	10	1,000 00	1,000 00
Coleleugh, Mrs. M. I.	Selkirk, Man.	5	500 00	500 00

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THE CANADA NATIONAL FIRE INSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed	Amount paid up.
			\$ cts.	\$ cts.
Carey, E. D.	Winnipeg...	25	2,500 00	2,500 00
Castleden, Mrs. F. M.	Regina...	5	500 00	500 00
Ceperley, H. T.	Vancouver	10	1,000 00	1,000 00
Cruikshanks, Miss G. E.	Victoria	10	1,000 00	1,000 00
Cruikshanks, Mrs. M.	Victoria	5	500 00	500 00
Collison, Rev. H. A.	Sandwich, P.O., B.C.	50	5,000 00	2,733 09
Cameron, John	Victoria	5	500 00	393 29
Cote, Jean L.	Edmonton	15	1,500 00	1,382 38
Coke Est., C.E., Dr. Thomas Beath Adm.	Winnipeg...	5	500 00	304 85
Crawford, J. W.	Pipestone, Man.	5	500 00	434 24
Cartmell, Dr. J. M.	Glenboro, Man.	10	1,000 00	807 96
Copeland, R. A.	Kelowna, B.C.	20	2,000 00	269 83
Carson, T. A.	Glenboro, Man.	10	1,000 00	921 34
Crichton, A. H.	Kelowna, B.C.	50	5,000 00	3,810 84
Cowan, H. J.	Portage la Prairie...	25	2,500 00	1,839 15
Cowan, T. H.	Portage la Prairie...	25	2,500 00	2,131 76
Comerford, Patrick.	Victoria, Beaumont P.O.	10	1,000 00	300 27
Christie, G. D.	Victoria	10	1,000 00	494 85
Clay, Mrs. J. L.	Victoria	50	5,000 00	4,101 90
Cooper Est., W. J., c/o Alfred Cooper.	Winnipeg...	35	3,500 00	3,022 90
Cyr, Dolphis	Pincher Creek, Alta.	25	2,500 00	2,202 38
Chisholm, A. R.	Edmonton	100	10,000 00	7,356 72
Cameron, J. H.	Ft. William...	10	1,000 00	731 03
Cameron & Co.	Ft. William...	20	2,000 00	1,230 56
Clark, Charles...	High River, Alta	5	500 00	434 71
Duncan, Wm	Winnipeg...	10	1,000 00	1,000 00
Dearman, H. W.	Victoria	30	3,000 00	3,000 00
Davis, L. G. B.	Victoria	2	200 00	200 00
Dawson, H. G.	Melfort, Sask	10	1,000 00	1,000 00
Daykin, A. N.	Vancouver...	50	5,000 00	5,000 00
Davison, Wm.	New Westminster...	68	6,800 00	6,800 00
Dickson, T. A., Est.	Brandon	40	4,000 00	4,000 00
Duncan, W. C.	Duncan, B.C.	30	3,000 00	2,501 13
Duxbury, Mrs. Frances	Winnipeg...	10	1,000 00	1,000 00
Deans, W. J.	Brandon	5	500 00	500 00
Duthie, Capt. R. C.	Dixie, P.Q.	10	1,000 00	1,000 00
Dickenson Est., John Johnson, B. Sharples Exec	Cumberland, B.C.	10	1,000 00	1,000 00
DesRosiers, Napoleon, M.D	Eastview Centre	5	500 00	500 00
Dickson, J. T.	Victoria	60	6,000 00	6,000 00
Dudley, J. C.	Birtle, Man	10	1,000 00	1,000 00
Donald Est. W. A., Northern Trusts Co., Exec	Winnipeg...	10	1,000 00	1,000 00
Davis, J. T.	Minneapolis, Minn.	20	2,000 00	2,000 00
Dunsford, C. R.	Victoria	10	1,000 00	1,000 00
Drewry, Geo. (deceased)	Kenora...	50	5,000 00	5,000 00
Dynes, T. B.	Fleming, Sask	10	1,000 00	1,000 00
DeLong, C. T.	Victoria	5	500 00	500 00
Doekstader, J. H.	Armstrong...	5	500 00	500 00
Doekstader, Mrs. A. E.	Armstrong...	5	500 00	500 00
Douglas, Mrs. F. M.	Brownlee, Sask.	10	1,000 00	1,000 00
Duffy, John	Regina...	10	1,000 00	1,000 00
Darke, F. N.	Regina...	100	10,000 00	10,000 00
Dawson, F. B., M.D.	Maple Creek, Sask.	5	500 00	500 00
Douglas, G. S.	Victoria	20	2,000 00	2,000 00
Dietrich, F. E.	Chicago, Ill.	10	1,000 00	1,000 00
Dawson, Harold...	Regina...	6	600 00	600 00
Duncan, Geo	Winnipeg...	20	2,000 00	2,000 00
DeSalis, Lieut.-Col. H. I. N	Victoria	10	1,000 00	1,000 00
Duncan, W. H.	Regina...	25	2,500 00	2,500 00
Doyle, Alfred...	Fort Steele, B.C.	50	5,000 00	5,000 00
Dimock, Mrs., R. K. (in trust)	Victoria	20	2,000 00	2,000 00
De Long, Mrs. E.	Victoria	5	500 00	500 00
Dowler, A. H.	Ft. William...	50	5,000 00	5,000 00
Dow, Mrs. F. D. K.	Toronto...	8	800 00	800 00
Douglas, J. S.	Winnipeg...	20	2,000 00	1,415 48
Denmark, Capt. A. G.	Langenburg, Sask	10	1,000 00	844 99

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THE CANADA NATIONAL FIRE INSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name	Address	No. of shares.	Amount subscribed.	Amount paid up.
			\$ cts.	\$ cts.
Deans, J. F.	Victoria	100	10,000 00	3,020 64
Dodson, Frank	Vancouver	10	1,000 00	139 57
Dynes, V. & Son	Beaverdell, P.O., B.C.	11	1,100 00	955 79
Dallas, Harold	Roland, Man.	10	1,000 00	464 22
DeGero, Louis	Mount Hope, Wash, U.S.			
	A	5	500 00	457 14
Eilers, Lewis	San Jose, Cal	75	7,500 00	7,500 00
Eardley, B. A.	Bellingham, Wash	10	1,000 00	1,000 00
Eardley, Mrs. Janet	Bellingham, Wash	10	1,000 00	1,000 00
Early, George	Winnipeg	25	2,500 00	2,500 00
Evans, O. W.	Vancouver	15	1,500 00	1,500 00
Ellis, Thomas	Victoria	25	2,500 00	2,500 00
Elford, J. H.	Victoria	70	7,000 00	7,000 00
Elford, Theophilus	Victoria	10	1,000 00	1,000 00
England, Charles	Blackie, Alta	5	500 00	500 00
Edmonds, H. L.	New Westminster	5	500 00	500 00
Erzinger, John	Winnipeg	25	2,500 00	2,500 00
Evans, W. W.	Winnipeg	10	1,000 00	1,000 00
Evans, Mrs. M. T.	Winnipeg	5	500 00	500 00
Elliott, R. T.	Victoria	200	20,000 00	3,065 14
Fraser, R. P.	Minnedosa, Man.	10	1,000 00	1,000 00
Ferguson, Archibald, Jr.	Holyoke, Mass.	2	200 00	200 00
Fernie, William	Victoria	100	10,000 00	10,000 00
Ferguson, Hugh	Victoria	20	2,000 00	2,000 00
Forlong, J. A.	Winnipeg	27	2,700 00	2,700 00
Framont, Joseph	Oak Lake, Man	10	1,000 00	1,000 00
Fear, G. M.	Banff, Alta.	6	600 00	600 00
Fear, W. H.	Banff, Alta.	6	600 00	600 00
Freeman, Mrs. Jean D.	Edmonton	5	500 00	500 00
Frizell, G. L.	West Selkirk, Man	5	500 00	500 00
Fontana, Peter	Virden, Man	5	500 00	500 00
Foot, W. A.	Revelstoke, B.C.	10	1,000 00	1,000 00
Falls, Hugh	Ladner, B.C.	15	1,500 00	1,500 00
Ferguson, Hugh	Kenora, Ont	10	1,000 00	1,000 00
Fuller, Harry	Victoria	10	1,000 00	1,000 00
Field, Wm. H., M.D.	Swift Current, Sask	10	1,000 00	1,000 00
Froom, A. C.	Regina	30	3,000 00	3,000 00
Foot, A. A. B.	Pincher Creek, Alta.	10	1,000 00	1,000 00
Ferguson, Est. J. B., Toronto General Trust, Exec	Toronto	50	5,000 00	5,000 00
Freeman, G. A.	Victoria	20	2,000 00	2,000 00
Fowler, J. F.	Wetaskiwin, Alta	10	1,000 00	1,000 00
Frankfurter, Est. George	Winnipeg	20	2,000 00	2,000 00
Foxwell, Mrs. F. K.	Victoria	10	1,000 00	1,000 00
Fenton, Miss B. McKeen	Ladner, B.C.	10	1,000 00	1,000 00
Frederickson, J. S.	Glenboro, Man.	10	1,000 00	1,000 00
Frame, T. H.	Scott, Sask	1	100 00	61 53
Flett, J. A.	Vancouver	5	500 00	387 67
Finch, E. E.	Strathclair, Man.	10	1,000 00	938 53
Forbes, Adam	Rathwell	10	1,000 00	441 82
Ferrier, Rev. Thompson	Brandon, Man.	20	2,000 00	1,836 72
Forbes, Wilford	Calgary, Alta	10	1,000 00	790 92
Falk, A. A.	New Westminster, B.C.	25	2,500 00	841 58
Forster, H. T. W.	Medicine Hat, Alta	20	2,000 00	948 34
Ferguson, R. N.	Victoria	15	1,500 00	287 47
Fudger, W. E.	Toronto	20	2,000 00	1,672 74
Garland, Miss May B.	Montreal	5	500 00	500 00
Gwynne-Vaughan, Mrs. E. B.	Chilliwack, B.C.	5	500 00	500 00
George, W. B.	Wapella, Sask	5	500 00	500 00
Gore-Browne, Est. H. T.T.	London, England	25	2,500 00	2,500 00
Gibbins, Johnson	Vancouver	10	1,000 00	1,000 00
Gunn, Robert Sr.	Winnipeg	10	1,000 00	1,000 00
Grant, David	Vancouver	5	500 00	500 00
Gibbons, R. V.	Lethbridge	10	1,000 00	
Genge, L. A.	Victoria	30	3,000 00	3,000 00
Gibson, Andrew	Victoria	20	2,000 00	2,000 00
Guilmet, J. A.	Chicoutimi, P.Q.	10	1,000 00	1,000 00
Greig, Mrs. Margaret E.	Victoria	29	2,900 00	2,900 00

SESSIONAL PAPER No. 8

THE CANADA NATIONAL FIRE INSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed	Amount paid up.
				\$ cts.
Girvan, Mrs. Louise F.	West Ft. William	5	500 00	500 00
Goodridge, L. A.	Edmonton	100	10,000 00	7,799 65
Great West Permanent Loan Company	Winnipeg	576	57,600 00	57,600 00
Gibbons, Mrs. Ellen	Lethbridge, Alta.	10	1,000 00	1,000 00
Gilhuly, R. H.	Selkirk, Man.	5	500 00	500 00
Goodland, Herbert	Brandon, Man.	5	500 00	500 00
Gordon, Mrs. Emma L.	Victoria	25	2,500 00	2,500 00
Galletly, Mrs. Margaret M.	Victoria	10	1,000 00	1,000 00
Gibson, Miss M. Lottie	Virden, Man.	5	500 00	500 00
Godley, S. H.	Brandon, Man.	10	1,000 00	1,000 00
Gibbs, Est. F. E. (Trustees), Toronto Gen. Trusts Co	Toronto	10	1,000 00	1,000 00
Grey, R. J.	Winnipeg	20	2,000 00	2,000 00
Gray, Andrew	Victoria	100	10,000 00	10,000 00
Garry, T. H.	Willowbrook, Sask.	10	1,000 00	1,000 00
Girvin, A. W., M.D.	Strathmore, Alta.	5	500 00	500 00
Gunn, J. F.	Green Ridge, Man.	10	1,000 00	1,000 00
Garrow, Frederick	New York, N.Y.	10	1,000 00	1,000 00
Gross, J. P.	Wetaskiwin, Alta.	15	1,500 00	1,500 00
Gourlay, James	Lacombe, Alta.	10	1,000 00	1,000 00
Gray, George	Graysville, Man.	5	500 00	500 00
Glattli, Herman	Oakland, Cal.	10	1,000 00	1,000 00
Gunn, Robert	Winnipeg	10	1,000 00	1,000 00
Grant, Mrs. Helen M.	Victoria	100	10,000 00	10,000 00
Grant, C. D.	Winnipeg	10	1,000 00	1,000 00
Gilker, J. A.	Nelson, B.C.	20	2,000 00	2,000 00
Garratt, A. W.	Milestone, Sask.	10	1,000 00	1,000 00
Ganong, Est. G. W.	St. Stephen, N.B.	10	1,000 00	1,000 00
Grant, Mrs. Alice	Winnipeg	10	1,000 00	1,000 00
Girvan & Robinson (in trust)	Ft. William	20	2,000 00	2,000 00
Gunn, W. H.	Winnipeg	10	1,000 00	751 84
Graham, George	Treherne, Man.	5	500 00	127 08
Gass, Mrs. Elizabeth	Victoria	80	8,000 00	6,600 00
Groves, Job	Steveston, B.C.	10	1,000 00	261 74
Hamilton, Mrs. Sarah	Winnipeg	25	2,500 00	2,500 00
Hislop, James	Salmon Arm, B.C.	10	1,000 00	1,000 00
Hamilton, John	Winnipeg	20	2,000 00	2,000 00
Hunter, A. C.	Green Ridge, Man.	25	2,500 00	2,500 00
Hewlings, F. H.	Victoria	10	1,000 00	1,000 00
Harrison, Dr. D. A.	New York	50	5,000 00	5,000 00
Hunter, James	Green Ridge, Man.	10	1,000 00	1,000 00
Harley, Hugh	Swan River, Man.	5	500 00	500 00
Hutchings, H. G.	Winnipeg	5	500 00	500 00
Hutchings, E. F.	Winnipeg	40	4,000 00	4,000 00
Hadwin, F. W.	Calgary	5	500 00	500 00
Hutchings, E. Frederick	Winnipeg	170	17,000 00	17,000 00
Hind, W. T.	Moosomin, Sask.	30	3,000 00	3,000 00
Hodgson, R. S.	Regina	5	500 00	500 00
Hallier, J. A.	Edmonton	20	2,000 00	2,000 00
Hall, J. A., M.D.	Winnipeg	20	2,000 00	2,000 00
Herriot, Wm.	Souris, Man.	10	1,000 00	1,000 00
Herron, Carry	Winnipeg	3	300 00	300 00
Herron, Miss Mabel F.	Winnipeg	2	200 00	200 00
Hutchings, R. J.	Calgary	10	1,000 00	1,000 00
Hebb, E. H.	Winnipeg	100	10,000 00	6,152 89
Hoffmeister, R.	Vancouver	50	5,000 00	3,340 81
Huycke, Dr. A. H.	Portland, Oregon	10	1,000 00	777 07
Hall, G. C.	Portage la Prairie	10	1,000 00	989 01
Hamilton, Mrs. E. A., J. G. Hamilton, Trustee	Gull Lake, Sask.	5	500 00	416 39
Hainsworth, Mrs. Martha Ann	New Westminster	10	1,000 00	1,000 00
Hamilton, A. E.	Winnipeg	5	500 00	500 00
Hart, Wilfred	Weyburn, Sask.	20	2,000 00	2,000 00
Hopper, A. T.	Moosomin, Sask.	5	500 00	500 00
Hollingshead, W. J.	Winnipeg	30	3,000 00	3,000 00
Hyde, W. J.	Balgone, Sask.	20	2,000 00	2,000 00
Henry, C. M., M.D.	Yorkton, Sask.	10	1,000 00	1,000 00
Hoban, M. J.	Beausejour, Man.	5	500 00	500 00

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THE CANADA NATIONAL FIRE INSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			\$ cts	\$ cts.
Hume, Miss Dawn M.	Nelson, B.C.	10	1,000 00	1,000 00
Hume, Miss Freda B.	Nelson, B.C.	10	1,000 00	1,000 00
Hume, John Fred, Jr.	Nelson.	10	1,000 00	1,000 00
Hume, Mrs. Lydia J.	Nelson.	20	2,000 00	2,000 00
Harvey, Edward	St. John's, Nfld.	20	2,000 00	2,000 00
Halpin, H. W.	Big River, Sask.	10	1,000 00	1,000 00
Holden, D. B., M.D.	Victoria	10	1,000 00	1,000 00
Hutchinson, Joseph	Gull Lake, Sask.	25	2,500 00	2,500 00
Harbican, Henry	Spokane, Wash.	10	1,000 00	1,000 00
Hamilton, Wm.	Vancouver	5	500 00	500 00
Hutcheson, T. W.	Swift Current, Sask.	5	500 00	500 00
Heisterman, B. S.	Victoria	25	2,500 00	2,500 00
Hughes, Samuel	Grand View, Man.	10	1,000 00	1,000 00
Hallett, W. H.	Saltcoats, Sask.	10	1,000 00	1,000 00
Herbert, F. H.	Edmonton South, Alta.	5	500 00	500 00
Hamilton, F. J.	Vancouver	20	2,000 00	2,000 00
Harrison, A. G.	Edmonton	10	1,000 00	1,000 00
Hitchcock, Arthur.	Moosejaw, Sask.	5	500 00	500 00
Hetu, Mrs. Bertha.	Edmonton	20	2,000 00	2,000 00
Hanson, A. H. & Co., Ltd	Saskatoon	5	500 00	500 00
Hodson, Mrs. Lola M.	Maple Creek, Sask.	10	1,000 00	1,000 00
Hepburn, Walter.	Vancouver	25	2,500 00	1,300 49
Hunter, Capt. Wm.	Southern Pines.	50	5,000 00	4,318 80
Hinton, H. R.	Cranbrook, B.C.	10	1,000 00	790 26
Hancock, A. J. S.	London, Ont.	10	1,000 00	734 59
Henderson, Est. T. H.	Chilliwack, B.C.	10	1,000 00	472 79
Hames, A. S.	Glenboro, Man.	10	1,000 00	351 03
Holmes, W. E. M.	High River, Alta.	10	1,000 00	280 14
Hume, Alexander.	Lacombe, Alta.	30	3,000 00	1,172 25
Innes, R. L.	Hamilton.	25	2,500 00	2,500 00
Inkster, Hon. Colin.	Winnipeg.	30	3,000 00	3,000 00
Inksetter, W. E.	Ancaster, Ont.	20	2,000 00	2,000 00
Imperial Canadian Trust Co., in Trust	Winnipeg.	20	2,000 00	2,000 00
Irving, R. W., M.D.	Kamloops, B.C.	10	1,000 00	1,000 00
Ings, W. J.	Lineham, Alta.	65	6,500 00	6,500 00
Imperial Canadian Trust Co.	Winnipeg.	150	15,000 00	14,145 00
Ings, F. W.	Nanton, Alta.	10	1,000 00	1,000 00
Ives, F. D.	Victoria	5	500 00	402 91
Jones, Thomas.	Winnipeg.	20	2,000 00	2,000 00
Jack Est., Alexander, Imperial Canadian Trust Co., Adm.	Victoria	50	5,000 00	5,000 00
Jefferies, B. N.	Vancouver.	1	100 00	100 00
Jones, Samuel E.	Virden, Man.	10	1,000 00	1,000 00
Jones, Joseph.	Winnipeg.	10	1,000 00	1,000 00
Johns, Samuel	Santa Rosa, Cal.	25	2,500 00	2,500 00
Jones, Alfred E.	Milestone, Sask.	10	1,000 00	1,000 00
Jagger, Harold	Moosejaw, Sask.	10	1,000 00	1,000 00
Jones, Joseph	Vancouver	50	5,000 00	5,000 00
Jordan, Mrs. E. K.	Winnipeg.	3	300 00	300 00
Jeffery, Mrs. M. E.	Victoria	3	300 00	300 00
Jones, W. H.	Nelson, B.C.	20	2,000 00	1,494 55
Jenkins, C. G.	Ft. William, Ont.	10	1,000 00	731 03
Jones, W. R.	Vancouver	25	2,500 00	
Kinnaird, D. M.	Russell, Man.	20	2,000 00	2,000 00
Kiddie, Thomas	Alhambra, Cal.	25	2,500 00	2,500 00
Kneen, G. V.	Montreal.	1	100 00	100 00
Keech, Hiram.	Stony Mountain, Man.	20	2,000 00	2,000 00
Kirk, G. A.	Victoria	20	2,000 00	2,000 00
Kay, J. D.	New Westminster, B.C.	5	500 00	500 00
Kerr, T. W.	Vancouver	30	3,000 00	3,000 00
Kippen, R. D., M.D.	Newdale, Man.	10	1,000 00	1,000 00
Keith, H. W., M.D.	Enderby, B.C.	10	1,000 00	1,000 00
Keown, L. D.	Moosomin, Sask.	5	500 00	500 00
Knight, A., W.P.	Victoria	5	500 00	500 00
Kenney, F. J., M.D.	Kamloops, B.C.	40	4,000 00	4,000 00
Kearns, David	Maple Creek, Sask.	50	5,000 00	5,000 00
Knox, William	Prince Albert, Sask.	10	1,000 00	1,000 00
Kottles Est. J. N.	Pincher Creek, Alta.	10	1,000 00	1,000 00

SESSIONAL PAPER No. 8

THE CANADA NATIONAL FIRE INSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			§ cts	§ cts.
Kettles, Charles...	Pincher Creek, Alta. .	40	4,000 00	4,000 00
Kane, Paul.....	Rathwell, Man....	10	1,000 00	1,000 00
Kirk, T. W.....	Myrtle, Man....	10	1,000 00	1,000 00
Knox, W. J., M.D.....	Kelowna, B.C.	10	1,000 00	1,000 00
Kinnaird, Alex. Y.....	Ogema, Sask....	10	1,000 00	1,000 00
Kerr, Mrs. E. S.....	Vancouver	20	2,000 00	1,323 25
Kempthorne, S. T....	Saskatoon	20	2,000 00	1,839 42
Knight, Robert....	Seattle, Wash....	10	1,000 00	374 42
Lindsay, Mrs. Annie G. C....	Limerick, Sask.	2	200 00	200 00
Lee, Thomas.....	Winnipeg....	100	10,000 00	10,000 00
Livock, W. T.....	Edmonton	10	1,000 00	1,000 00
Lockhart Est. T. A....	Souris, Man....	5	500 00	500 00
Lawson Est. James H., H. G. & J. H. Lawson, Excs....	Victoria	35	3,500 00	3,500 00
Lathrope, Mrs. C. F.	Shoul Lake, Man....	5	500 00	500 00
Laundy, Mrs. Ellen....	Victoria	2	200 00	200 00
Lowe, J. W.....	Vancouver	50	5,000 00	
Lovell, Mrs. Margaret	Victoria	40	4,000 00	4,000 00
Leeming, Est. Annie.	Victoria	15	1,500 00	1,500 00
Lindsay, Mrs. N. E....	Victoria	150	15,000 00	15,000 00
Lander, Mrs. Annie L....	Vancouver....	5	500 00	500 00
Laidlaw, Rev. R. S....	Winnipeg....	10	1,000 00	1,000 00
Lamont, James F.....	Vancouver	20	2,000 00	2,000 00
Lazier, S. D....	Belleville, Ont	100	10,000 00	10,000 00
Lees, Mrs. Laura L. S....	Victoria	25	2,500 00	2,500 00
Lewin, F. E....	MacGregor, Man.	10	1,000 00	1,000 00
Logan & Macdonald	Gilbert Plains, Man..	10	1,000 00	1,000 00
Levar, Mrs. H. H.	Armstrong, B.C.	20	2,000 00	2,000 00
Larom, Wm. S.	Prince Albert, Sask.	2	200 00	200 00
Lyons, R. F....	Carberry, Man. .	10	1,000 00	1,000 00
Llwyd, Thos. D. D	Toronto....	35	3,500 00	3,500 00
Lavery, W. R....	Newdale, Man	10	1,000 00	1,000 00
Lec, Wm....	Moosomin, Sask	10	1,000 00	1,000 00
Lyons, J. B. .	Carberry, Man. .	10	1,000 00	1,000 00
Lyons, Mrs. B. M....	Carberry, Man. .	5	500 00	500 00
Leavens, L. H.	Foxwarren, Man....	10	1,000 00	1,000 00
Lowther, Dr. J. S.	Edmonton	10	1,000 00	1,000 00
Livingstone, Mrs. A. G....	Deloraine, Man.	5	500 00	500 00
Lawson, Thomas .	Graysville, Man	10	1,000 00	1,000 00
Longpre, J. A. R....	Qu'Appelle, Sask. .	10	1,000 00	1,000 00
Limoges, Benjamin	Whitewood, Sask	20	2,000 00	2,000 00
Latham, Arthur.	Moosejaw, Sask..	25	2,500 00	2,500 00
Lemesurier, G. W.	St. John's, Nfld. .	5	500 00	500 00
Lindsay & Mudie. .	Prince Albert, Sask	20	2,000 00	2,000 00
Loggie, Wm. J....	Wetaskiwin, Alta.	10	1,000 00	1,000 00
Law, John.	Vancouver	100	10,000 00	10,000 00
Leeming, Mrs. Gertrude.	Victoria	25	2,500 00	2,500 00
Ladner, W. H. D....	Vernon, B.C.	10	1,000 00	1,000 00
Lewarton, A. E.	Churchbridge, Sask. .	10	1,000 00	1,000 00
Levy, Mrs. Eva	Victoria	20	2,000 00	2,000 00
Lowndes, Mrs. E. Edna T	Moosejaw, Sask....	8	800 00	800 00
Laycock, Burton, A. Laycock, Trustee	Victoria	10	1,000 00	846 54
Laughton, J. C.	Revelstoke, B.C.	10	1,000 00	979 98
Leeming, Mrs. Cecil	Victoria	10	1,000 00	950 06
Love, Mrs. Clara H. M	Victoria	10	1,000 00	731 92
Muir, Est. George	Pittsfield, Mass....	5	500 00	500 00
Maclean, John D. D	Winnipeg....	20	2,000 00	2,000 00
Moon, J. J.	London, S.W., Eng...	10	1,000 00	1,000 00
Muir, Wm	Brandon, Man....	20	2,000 00	2,000 00
Murphy, H. S.	Kenora, Ont	10	1,000 00	1,000 00
Middleton, Mrs. Edith L	Roblin, Man .	10	1,000 00	1,000 00
Morden, T. W.	Pincher Creek	5	500 00	500 00
Mail, Mrs. Maria	Edmonton	20	2,000 00	2,000 00
MacPherson, Miss Annie S..	Napanee, Ont....	9	900 00	900 00
Mellon, Est. John J.	Edmonton	50	5,000 00	4,700 87
Mitchell, J. A....	Pakan, Alta....	5	500 00	500 00

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THE CANADA NATIONAL FIRE INSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.		Amount paid up.	
			\$	cts.	\$	cts.
Martin, Cornelius	Vancouver	25	2,500	00	2,500	00
Montgomery, G. S.	Edmonton	10	1,000	00	1,000	00
Murray, George	Graysville, Man.	10	1,000	00	1,000	00
Macdonald, D. J.	Vancouver	65	6,500	00	6,500	00
MacLachlan, Mrs. E. M., Exec. R.C. Mac-						
lachlan Est	Winchester, Eng	21	2,100	00	2,100	00
Manley, Miss Adelaide		10	1,000	00	1,000	00
Milne, Alexander	Winnipeg	20	2,000	00	2,000	00
Main, Mrs. Laura E.	Winnipeg	50	5,000	00	5,000	00
Mellard, Samuel	Chilliwack, B.C.	10	1,000	00	1,000	00
Mutter, Major J. M.	Somenos, V. I., B.C.	50	5,000	00	5,000	00
Mitchell, J. A.	Victoria	150	15,000	00	15,000	00
Miller, H. D. & Co., Ltd.	Victoria	100	10,000	00	10,000	00
Moore, Miss Ethel	Winnipeg	10	1,000	00	1,000	00
Macmorine, Miss S. L.	Brandon, Man.	5	500	00	500	00
MacLeod, M. H.	Toronto	50	5,000	00	5,000	00
Morgan, J. H.	Winnipeg	10	1,000	00	1,000	00
Maclean, H. A.	Victoria	50	5,000	00	5,000	00
Martin, Hon. Wm. M.	Premier, Sask	40	4,000	00	4,000	00
Martin, Mrs. V. T.	Regina	10	1,000	00	1,000	00
Martysh, Rev. Basil	Russia, c/o Edmonton					
	Office	20	2,000	00	2,000	00
Moore, H. H.	Calgary	50	5,000	00	5,000	00
Munroe, Mrs. M. I.	Winnipeg	10	1,000	00	1,000	00
Mortlock, Ernest	Dominion City, Man.	10	1,000	00	1,000	00
Mackenzie-Grieve, Capt. F. S.	Droxford, Eng	10	1,000	00	1,000	00
Morey, Henry	New Westminster, B.C.	10	1,000	00	1,000	00
Markle, M. C.	Shoal Lake, Man.	5	500	00	500	00
Muir, James	MacGregor, Man.	5	500	00	500	00
Munroe, Donald	Winnipeg	20	2,000	00	2,000	00
Menclay, A. A.	Maple Creek, Sask.	25	2,500	00	2,500	00
MacKenzie, Mrs. Tena	Edmonton	10	1,000	00	1,000	00
Mathieu, J. A.	Fort Frances, Ont.	50	5,000	00	5,000	00
Muskett, A. D.	Victoria	5	500	00	500	00
Manning, A. J.	Reston, Man.	10	1,000	00	1,000	00
Moore, F. A.	Delia, Alta	10	1,000	00	1,000	00
Moberly, Mrs. Bessie	Yorkton, Sask	15	1,500	00	1,500	00
May, Arthur H.	Prince Albert, Sask.	15	1,500	00	1,500	00
Mara, J. A.	Victoria	60	6,000	00	6,000	00
Marsh, John	Nottingham, Eng.	2	200	00	200	00
Mitchell, J. W.	Arrow River, Man.	10	1,000	00	1,000	00
Morris-Readie, George	Whitewood, Sask.	20	2,000	00	2,000	00
Muir, Robert H.	Port Elgin, Ont.	20	2,000	00	2,000	00
Morrison, Mrs. Bertha M., W. N. Morrison,						
Trustee	Lacombe, Alta.	15	1,500	00	1,500	00
Megill, Mrs. Mary O.	Winnipeg	10	1,000	00	1,000	00
Mullins, P. W.	Selkirk, Man.	5	500	00	500	00
Munroe, Mrs. Barbara	Winnipeg	5	500	00	500	00
Mara, Miss F. F.	Victoria	100	10,000	00	10,000	00
Mara, John H. F., John A. Mara, Trustee	Victoria	10	1,000	00	1,000	00
Mara, John L.	Victoria	30	3,000	00	3,000	00
Meek, Mrs. Pattie L.	Regina	20	2,000	00	2,000	00
May, L. W., M.D.	Edmonton	10	1,000	00	1,000	00
Mitchell, Wm. N.	Bristol, Eng	200	20,000	00	20,000	00
Matheson, Robert	Victoria	5	500	00	500	00
Mould, James W.	Edmonton	50	5,000	00	5,000	00
Martin, A. E.	Winnipeg	10	1,000	00	1,000	00
Melville, Mrs. Jane	Vancouver	5	500	00	500	00
Melville, David	Vancouver	20	2,000	00	2,000	00
Mitchell, Mrs. Agnes	Victoria	5	500	00	500	00
Melstone, Stanley M. D.	Bath, Eng.	10	1,000	00	1,000	00
Macdonald, Mrs. Laura	Edmonton	42	4,200	00	4,200	00
Mitchell, W. E. W.	Kelowna, B.C.	10	1,000	00	1,000	00
Morden, Mrs. Bessie W. B.	Toronto	8	800	00	800	00
Morton, John	Vancouver	8	800	00	629	49
Morrison, S. R.	Listowel, Ont.	10	1,000	00	172	20
Musson, Harry G.	Winnipeg	10	1,000	00	869	42
Manley, Thomas	Prince Albert, Sask.	10	1,000	00	973	10

SESSIONAL PAPER No. 8

THE CANADA NATIONAL FIRE INSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.		Amount paid up.	
			\$	cts.	\$	cts.
McIntosh, S. G.	Winnipeg.	10	1,000	00	1,000	00
McDonald, A. W.	Fleming, Sask.	10	1,000	00	1,000	00
McDonald, Mrs. E. E.	Fleming, Sask.	10	1,000	00	1,000	00
McDoegall Est. James, Royal Trust Co. Exec.	Winnipeg.	30	3,000	00	3,000	00
McKnight, George.	Glenboro, Man.	10	1,000	00	917	07
McNabb, Thomas.	Picture Butte, Alta.	10	1,000	00	1,000	00
McPherson, Daniel.	New Westminster.	30	3,000	00	3,000	00
McKinnon, Mrs. M. J.	Moosejaw, Sask.	5	500	00	500	00
McCall, Mrs. M. J.	New Westminster.	10	1,000	00	1,000	00
McGrath, John.	Point du Bois, Man.	10	1,000	00	1,000	00
McManus, Michael.	Winnipeg.	100	10,000	00	10,000	00
McCandless, A. G.	Vancouver.	100	10,000	00	10,000	00
McBride, Wm.	Winnipeg.	3	300	00	300	00
McIntyre, Duncan.	Carman, Man.	10	1,000	00	1,000	00
McIntosh, David.	Winnipeg.	10	1,000	00	1,000	00
McKay, A. H.	Minnedosa, Man.	10	1,000	00	1,000	00
McGregor, James.	Carman, Man.	10	1,000	00	1,000	00
McBean, Wm.	Ridgeville, Man.	10	1,000	00	1,000	00
McCartney, John.	Norwood, Man.	10	1,000	00	1,000	00
McRae, P. J.	Middlechurch, Man.	5	500	00	500	00
McKenzie, Mrs. F., Est.	New Westminster, B.C.	20	2,000	00	2,000	00
McBean, Angus.	Winnipeg.	10	1,000	00	1,000	00
McKay, James.	Minnedosa, Man.	10	1,000	00	1,000	00
McDermott, P. J.	Minnedosa, Man.	5	500	00	500	00
McLeod, Donald.	Keewatin, Ont.	5	500	00	500	00
McCaullum, R. H.	Russell, Man.	15	1,500	00	1,500	00
McGregor, Allan.	Moosomin, Sask.	5	500	00	500	00
McDonald, W. W.	Fleming, Sask.	10	1,000	00	1,000	00
McDougal, R. J. & Son.	Lancaster, Ont.	20	2,000	00	2,000	00
McGregor, Malcolm.	Carman, Man.	10	1,000	00	1,000	00
McCowan, Mrs. Janet.	Portage la Prairie.	10	1,000	00	1,000	00
McNeill, J. C.	Calgary.	10	1,000	00	1,000	00
McDonald, J. A.	Roland, Man.	25	2,500	00	2,500	00
McNaught, Mathew.	Gramm, Alta.	10	1,000	00	1,000	00
McGillivray, Mrs. Jessie.	Larimore, N. D.	5	500	00	500	00
McElhoes, Mrs. Patience A.	Strathmore, Alta.	10	1,000	00	1,000	00
McRae, Mrs. Mary J.	Winnipeg.	50	5,000	00	5,000	00
McRae, Kenneth.	Carman, Man.	5	500	00	500	00
McIntyre, Peter.	Carman, Man.	10	1,000	00	1,000	00
McKellar, Peter.	Ft. William.	50	5,000	00	5,000	00
McPherson, T. S.	Victoria.	210	21,000	00	21,000	00
McIntyre, A. M.	Saskatoon.	10	1,000	00	1,000	00
McKenzie, Alexander.	Vancouver.	10	1,000	00	1,000	00
McKenzie, Alexander, Jr.	Vancouver.	5	500	00	500	00
McKenzie, Mrs. Janet.	Vancouver.	5	500	00	500	00
McEdward, George.	Ft. Williams.	20	3,000	00	3,000	00
McNeish, Thomas.	Slocan City, B.C.	25	2,500	00	2,500	00
McNeish, Mrs. Bessie O.	Slocan City, B.C.	25	2,500	00	2,500	00
McEwen, Mrs. Fanny W.	Winnipeg.	20	2,000	00	2,000	00
McLaughlin, Mrs. Nora V.C.	Edmonton.	8	800	00	800	00
McKeague, Wm. W.	Winnipeg.	50	5,000	00	3,137	93
McArthur, Donald A.	Winnipeg.	50	5,000	00	4,372	81
McKechnie, Wm. B.	Vancouver.	10	1,000	00	920	96
McKay, Donald.	Fallis, Alta.	40	4,000	00	1,982	78
MacPherson, Coleman.	Victoria.	50	5,000	00	3,153	50
McLeod, D. D.	Regina.	25	2,500	00	1,834	02
McPhalen, D. J.	Vancouver.	50	5,000	00	3,364	42
Duce, Mrs. Eliza.	Victoria.	10	1,000	00	550	16
Chapman, Mrs. E.	Camaguey, Cuba.	50	5,000	00	2,340	37
Narracott, Mrs. C. L.	Winnipeg.	10	1,000	00	1,000	00
Nelson Loan and Inv. Co., Ltd.	St. John's, Nfld.	20	2,000	00	2,000	00
Noble, Francis.	Longview, Alta.	10	1,000	00	1,000	00
Noble, W. J.	High River, Alta.	10	1,000	00	1,000	00
Nye, T. S.	N. Vancouver, B.C.	75	7,500	00	7,500	00
Nelson, Charles.	Vancouver.	50	5,000	00	3,391	35

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THE CANADA NATIONAL FIRE INSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			\$ cts.	\$ cts.
O'Sullivan, Mrs. Helen A.	New York	100	10,000 00	10,000 00
Olmstead, Mrs. Rachel	N. Vancouver	5	500 00	500 00
Odell, W. H.	Wetaskiwin	5	500 00	500 00
O'Brien, John	Poniatge la Prairie	25	2,500 00	2,131 75
Oliver, William	Lethbridge, Alta.	25	2,500 00	2,019 59
Ohlheiser, Joseph H.	Gull Lake, Sask.	5	500 00	488 01
Partridge, Ira O.	Sintaluta, Sask.	40	4,000 00	4,000 00
Pollock, Miss Rachel T.	Stewiacke, H. S.	5	500 00	500 00
Phair, James	Vancouver	80	8,000 00	8,000 00
Perdue, Geo. M.	Victoria	100	10,000 00	10,000 00
Pender, James	Nanaimo, B.C.	10	1,000 00	1,000 00
Parker, Mrs. Isabel G.	Southport, Eng.	10	1,000 00	1,000 00
Paddon, John A.	St. John's, Nfld.	10	1,000 00	1,000 00
Piper, H. M.	Ft. William	40	4,000 00	4,000 00
Peterson, Mrs. Petrea, Adm. Est. A. Peterson	Winnipeg	10	1,000 00	1,000 00
Power, R. A.	Victoria	5	500 00	500 00
Paterson, Alexander	Vancouver	10	1,000 00	1,000 00
Pollitt, Wm.	Sperling, Man.	5	500 00	500 00
Price, A. H.	Essendale, B.C.	10	1,000 00	1,000 00
Parr, W. J.	Killarney, Man.	4	400 00	400 00
Parlee, Mrs. H. O.	Edmonton	10	1,000 00	1,000 00
Parlee, H. H.	Edmonton	5	500 00	500 00
Patterson, Est. Wm.	Birtle, Man.	10	1,000 00	1,000 00
Partington, Oswald	Kenora, Ont.	10	1,000 00	1,000 00
Pearson, Mrs. Sophia E.	Georgia, U.S.A.	5	500 00	500 00
Pennington, Walter	Moosomin, Sask.	5	500 00	500 00
Preston, Adam F.	Victoria	100	10,000 00	10,000 00
Putman, Mrs. Adelaide M.	Vancouver	5	500 00	500 00
Partridge, T. E.	Sintaluta, Sask.	20	2,000 00	2,000 00
Park, A. W., M.D.	Cochrane, Alta.	10	1,000 00	1,000 00
Pender, Miss Mary	Nanaimo, B.C.	5	500 00	500 00
Poole, J. L.	Wetaskiwin, Alta.	5	500 00	500 00
Phair, Miss Mary	Vancouver	10	1,000 00	1,000 00
Pope, Charles	Kenora, Ont.	20	2,000 00	2,000 00
Pentland & Dechman (in trust).	Winnipeg	25	2,500 00	2,500 00
Peacock & Boyd, Trustees	Vancouver	25	2,500 00	2,500 00
Price, Mrs. Margery A.	Montreal, Que.	40	4,000 00	2,926 68
Pender, W. D.	Winnipeg	10	1,000 00	797 45
Paterson, J. B.	Calgary	20	2,000 00	1,223 22
Parker, Rt. Hon. Sir Gilbert	London, Eng.	100	10,000 00	4,368 68
Pender, Andrew	Nanaimo, B.C.	15	1,500 00	1,078 65
Quinn, J. W.	Winnipeg	5	500 00	500 00
Redmond, Mrs. Mary E.	Wingham, Ont.	10	1,000 00	1,000 00
Robertson, John	Cambuslang, Scotland	10	1,000 00	1,000 00
Robertson, Andrew, Jr.	Cambuslang, Scotland	10	1,000 00	1,000 00
Richardson, G. A.	Victoria	10	1,000 00	1,000 00
Ross, Mrs. Hattie W.	Edmonton	25	2,500 00	2,500 00
Rendell, A. S.	St. John's Nfld.	10	1,000 00	1,000 00
Reid, James	Cumberland, B.C.	25	2,500 00	2,500 00
Rann, Mrs. Eleanor M.	Sedgley, Eng.	10	1,000 00	1,000 00
Runions, Mrs. Helen E.	Calgary	5	500 00	500 00
Ross, Miss Lucy K., Fred Ross, Trustee	Edmonton	25	2,500 00	2,500 00
Ross, G. H.	Calgary	11	1,100 00	1,100 00
Ross, David G., M.D.	Selkirk, Man.	5	500 00	500 00
Rugg, Merton F.	Lakeland, Florida	10	1,000 00	1,000 00
Rithet, Mrs. Velda W.	Victoria	10	1,000 00	1,000 00
Rutherford, Est. Mrs. B. F.	Stratford, Ont.	5	500 00	500 00
Riehl, Jacob	Truro, Man.	10	1,000 00	1,000 00
Robinson, J. W.	Victoria	10	1,000 00	1,000 00
Rutherford, Hon. Col. A. C.	Edmonton	100	10,000 00	10,000 00
Reilly, W. R.	Regina	6	600 00	600 00
Reilly, F. B.	Regina	8	800 00	800 00
Robinson, Est. T. W., Northern Trusts Co. (Trust)	Winnipeg	2	200 00	200 00
Russell, John H. G.	Winnipeg	100	10,000 00	10,000 00
Ranby, A. C.	Keoma, Alta.	1	100 00	100 00
Rossie, E. C.	Regina	10	1,000 00	1,000 00

SESSIONAL PAPER No. 8

THE CANADA NATIONAL FIRE INSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.		Amount paid up.	
			\$	cts.	\$	cts.
Robinson, G. A	Peachland, B.C....	20	2,000	00	2,000	00
Rogers, Jonathan.....	Vancouver.....	100	10,000	00	10,000	00
Richardson, Mrs. M. E.	Victoria	5	500	00	500	00
Rounsefell, F. W.	Vancouver	31	3,100	00	3,100	00
Raby, W. G., W. C. Kelly, B.A., Admin.	W. Summerland, B.C..	10	1,000	00	1,000	00
Root, S. R.	Emerson, Man	5	500	00	500	00
Runions, J. E.	Calgary.....	5	500	00	500	00
Robinson, Miss Marie L. C....	Toronto.....	8	800	00	800	00
Robinson, Miss M. L. M.	Toronto.....	8	800	00	800	00
Ramsay, Walter	Edmonton	50	5,000	00	2,258	71
Richardson, Wm	Portage la Prairie ..	10	1,000	00	852	85
Redding, J. T.	Victoria	25	2,500	00	133	73
Ross, H. S.	Moose Jaw	20	2,000	00	575	14
Robinson, W. J.	Bassano, Alta	10	1,000	00	76	02
Robertson, Est. James.....	Olds, Alta	5	500	00	198	44
Sandgren, J. A.	Spokane, Wash	50	5,000	00	5,000	00
Stevenson, Mrs. S. E.	Winnipeg.....	10	1,000	00	1,000	00
Simpson, H. J.	Kentville, N.S....	10	1,000	00	1,000	00
Schoenau, Mrs. E.	Winnipeg	5	500	00	500	00
Sawle, A. L.	Edmonton.....	6	600	00	600	00
Stone, W. H.	Victoria	26	2,600	00	2,600	00
Skinner, Mrs. F. J.	Nanaimo, B.C....	25	2,500	00	2,500	00
Spicer, H. W.	Grenfell, Sask	10	1,000	00	1,000	00
Sirett, Est. Enebezer W. F. Sirett, E. T. Sirett, Ex.	Neepawa, Man	10	1,000	00	1,000	00
Stevens, Henry	Oak Lake, Man....	10	1,000	00	1,000	00
Siebenbaum, Henry	Victoria	25	2,500	00	2,500	00
Stewart, Geo	S. Vancouver	105	10,500	00	2,892	95
Sparkie, J. E., M.D	Vancouver.....	10	1,000	00	1,000	00
Spairs, J. T.	Winnipeg.....	30	3,000	00	3,000	00
Stroh, Mrs. A. B.	Los Angeles, Cal ..	3	300	00	300	00
Simpson, H. C.	Winnipeg	5	500	00	500	00
Seldon, Geo. E., M.D....	Vancouver.....	20	2,000	00	2,000	00
Stirling, Mrs. J. S.	Edmonton.....	30	3,000	00	3,000	00
Schuster, Est. Joseph	Calgary.....	10	1,000	00	1,000	00
Short, James	Calgary.....	7	700	00	700	00
Scott, Hon. Walter	Moose Jaw, Sask	10	1,000	00	1,000	00
Selwood, F. S.	Calgary.....	17	1,700	00	1,700	00
Sutherland, Cecil.....	Edmonton.....	20	2,000	00	2,000	00
Stewart, Duncan.....	Victoria	50	5,000	00	5,000	00
Smith, Hugh A.	Roland, Man....	5	500	00	500	00
Smith, J. M.	Green Ridge, Man....	10	1,000	00	1,000	00
Scott, Robert	Victoria	50	5,000	00	5,000	00
Sutherland, Mrs. Janet.....	Gilbert Plains, Man ..	10	1,000	00	1,000	00
Sandell, Thomas	Oak Lake, Man....	10	1,000	00	1,000	00
Stubbs, L. St. George	Birtle, Man	10	1,000	00	1,000	00
Scallion Bros	Virden, Man	20	2,000	00	2,000	00
Snowden, W. H.	Morden, Man	10	1,000	00	1,000	00
Snyward, J. A.	Victoria	200	20,000	00	20,000	00
Sileox, W. J.	Redvers, Sask	5	500	00	500	00
Silvester, Geoffrey.....	Calgary.....	20	2,000	00	2,000	00
Starr, J. C.	Winnipeg.....	5	500	00	500	00
Sharron, C. A.	Winnipeg.....	15	1,500	00	1,500	00
Smith, David.....	Gladstone, Man....	5	500	00	500	00
Speers, S. H.	Enderby, B.C....	10	1,000	00	1,000	00
Small, Edwin.....	Maple Creek, Sask ..	5	500	00	500	00
Starley, G. D., M.D.	High River, Alta ..	5	500	00	500	00
St. Clair, Mrs. Eliza	Victoria	20	2,000	00	2,000	00
Saskatchewan Mtge and Trust Corporation, Ltd	Regina.....	5	500	00	500	00
Smith, James H.	Greenock, Scotland	10	1,000	00	1,000	00
Sanson, Mrs. Florence M.....	Guelph, Ont.	50	5,000	00	5,000	00
Short, C. C.	High River, Alta ..	10	1,000	00	1,000	00
Sigmar, Christian	Winnipeg.....	5	500	00	500	00
Sigmar, Sigurjon.....	Winnipeg.....	5	500	00	500	00
Stuart, James F.	Winnipeg.....	50	5,000	00	5,000	00
Sprague, D. E.	Winnipeg.....	100	10,000	00	10,000	00
Sandison, Henry.....	Winnipeg.....	25	2,500	00	2,500	00

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THE CANADA NATIONAL FIRE INSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed. \$ cts.	Amount paid up. \$ cts.
Stinson, Mrs J. G.		20	2,000 00	2,000 00
Schmid, Mrs. Mary	Edmonton	25	2,500 00	2,500 00
Stewart, Alexander	Victoria	75	7,500 00	7,500 00
Silvester, Miss Beatrice	Vancouver	5	500 00	500 00
Sumner, Albert J. E.	Saskatoon	15	1,500 00	1,500 00
Scruton, G. R.	Saskatoon	5	500 00	500 00
Shaw, York	Calgary	10	1,000 00	1,000 00
Smith, Mrs. Bertha E.	Saskatoon	10	1,000 00	1,000 00
Smith, Mrs. Amelia	Los Angeles, Cal.	5	500 00	500 00
Storey, Est. E. M.	Regina	20	2,000 00	2,000 00
Symons, Samuel	Cloverbar, Alta.	5	500 00	500 00
Stelek, A. H. F.	Dauphin, Man.	25	2,500 00	2,500 00
Sutherland, David	Dauphin	25	2,500 00	2,500 00
Salmon, H. L.	Twigoose, B.C.	50	5,000 00	5,000 00
Sumner, Mrs. Margaret	Saskatoon	15	1,500 00	1,500 00
Strevell Est. G. H., Northern Trusts Co.				
Execs	Winnipeg	50	5,000 00	668 77
Spear, J. R.	Winnipeg	50	5,000 00	4,030 66
Sparling, Lst. Rev. J. W.	Winnipeg	10	1,000 00	668 77
Sparling, F. W.	Winnipeg	10	1,000 00	615 29
Stewart, Mrs. Florence N.	Victoria	16	1,600 00	1,473 84
Scott, W. J.	Weyburn, Sask.	5	500 00	127 08
St. Dennis Denis	Nelson, B.C.	50	5,000 00	3,076 14
Stamper, Est. Daniel	Moose Jaw, Sask.	10	1,000 00	734 02
Smyth, W. O.	Swift Current, Sask.	25	2,500 00	1,226 76
Sparks, F. F.	Vancouver	50	5,000 00	4,550 00
Simmonds, W. R.	Medicine Hat	10	1,000 00	365 30
Smith, Geo. W.	Red Deer, Alta.	50	5,000 00	3,961 28
Sture, Peter W.	Port Arthur	10	1,000 00	863 03
Titley, Rupert	Toronto	10	1,000 00	1,000 00
Turner, George	New Westminster	15	1,500 00	1,500 00
Turnbull, J. H.	Winnipeg	105	10,500 00	10,500 00
Taylor, E. L. K.C.	Winnipeg	120	12,000 00	6,875 00
Talbot, Mrs. Laura T.	Somerset, Eng.	50	5,000 00	5,000 00
Tomalin, Mrs. Elizabeth A.	Victoria	5	500 00	500 00
Toms, L. W.	Cobble Hill P.O., B.C.	50	5,000 00	5,000 00
Taylor, Mrs. G. M.	Vancouver	10	1,000 00	1,000 00
Tobin, A. H.	Victoria	20	2,000 00	2,000 00
Thomson, George	Winnipeg	5	500 00	500 00
Taylor, W. E.	Toronto	5	500 00	500 00
Tyson, George	Vancouver	10	1,000 00	1,000 00
Taylor, H. H.	Retreat Cove, B.C.	5	500 00	500 00
Thorburn, W. C.	Broadview, Sask.	25	2,500 00	2,500 00
Thomson, H. B.	Victoria	100	10,000 00	8,687 62
Thompson, Mrs. Abbie G.	S. Vancouver	5	500 00	217 40
Taylor, Hilliard	Winnipeg	10	1,000 00	735 65
Thompson, D. H.	Pennant, Sask.	13	1,300 00	1,011 11
Vaughan, L. S.	Selkirk, Man.	10	1,000 00	1,000 00
Vigar, F. C.	Burnaby, B.C.	55	5,500 00	3,798 53
Vereker, Hon. J. E. P.	Kenora, Ont.	25	2,500 00	2,500 00
Vigar, C. F.	Burnaby, B.C.	5	500 00	500 00
Van Edmond, W. G.	Regina	20	2,000 00	2,000 00
Van Houten, Mrs. Mary O.	Nanaimo, B.C.	50	5,000 00	5,000 00
Union Bank of Canada	Winnipeg	80	8,000 00	8,000 00
Vaughan, H. S.	Vancouver	9	900 00	900 00
Van Kleeck, P. D.	Armstrong, B.C.	20	2,000 00	2,000 00
Vicars, W. G.	Qu'Appelle, Sask.	10	1,000 00	758 95
Van Decar, Levi B.	Victoria	50	5,000 00	688 76
Wright, W. J.	Oak Bay, Victoria	20	2,000 00	2,000 00
Winter, Mrs. Sarah	Fleming, Sask.	5	500 00	500 00
Willoughby, Charles	Regina	60	6,000 00	6,000 00
Williams, A. A. G.	Victoria	1	100 00	100 00
Wainwright, R. S.	Winnipeg	20	2,000 00	2,000 00
Van Houten, W. J.	Vancouver	200	20,000 00	.....
Wasson, H. J., M.D.	Victoria	50	5,000 00	5,000 00
Wallace, C. A.	Hamilton	35	3,500 00	3,500 00
Wynne, Est. Major J. R., Imp. Canadian Trusts Co. Exec.	Winnipeg	100	10,000 00	10,000 00

SESSIONAL PAPER No. 8

THE CANADA NATIONAL FIRE INSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.		Amount paid up.	
			\$	cts.	\$	cts.
Westbrook, A. E.	Rouleau, Sask.	10	1,000	00	1,000	00
Wolrige, George.	Vancouver.	45	4,500	00	4,500	00
Wilkes, John.	Winnipeg.	10	1,000	00	1,000	00
Waddell, Mrs. Isabel.	Winnipeg.	25	2,500	00	2,500	00
Weiler, Mrs. E. J.	Victoria.	50	5,000	00	5,000	00
Wilson, James.	Long Beach, Cal.	20	2,000	00	2,000	00
Williamson, Wm.	Winnipeg.	5	500	00	500	00
Walls, L. T.	Winnipeg.	3	300	00	300	00
Wilson, W. & J.	Victoria.	100	10,000	00	10,000	00
Walker, R. E.	Toronto.	5	500	00	500	00
Walker, R. A.	Toronto.	1	100	00	100	00
Wilson, David.	Victoria.	20	2,000	00	2,000	00
Williams, Herbert.	Fort Frances, Ont.	50	5,000	00	5,000	00
Woelfle, C. A.	Moosomin, Sask.	10	1,000	00	1,000	00
Walker, R. E., M.D.	New Westminster.	25	2,500	00	2,500	00
Wallace, R. W.	Lethbridge, Alta.	10	1,000	00	1,000	00
Walley, A. T.	Nelson, B.C.	10	1,000	00	1,000	00
Weaver, H. D., M.D.	Saskatoon.	10	1,000	00	1,000	00
White, Mrs. Annie J., Dave White, Trustee.	Banff, Alta.	10	1,000	00	1,000	00
Wilson, Norman R.	Winnipeg.	10	1,000	00	1,000	00
Westbrook, Mrs. L. E.	Rouleau, Sask.	10	1,000	00	1,000	00
Wilson, C. H.	Fleming, Sask.	10	1,000	00	1,000	00
Whiteside, W. J.	New Westminster.	5	500	00	500	00
Williamson, R. T.	Edmonton.	50	5,000	00	3,740	87
Williamson, S. W.	Edmonton.	50	5,000	00	3,823	38
Wallace, Miss Blanche.	Campbellford, Ont.	10	1,000	00	1,000	00
Willoughby, J. H. C.	Saskatoon.					
Wilson, Biggerstaff.	Victoria.	100	10,000	00	10,000	00
West, Thomas A.	Winnipeg.	8	800	00	800	00
Wilson, D. H.	Norwood, Man.	5	500	00	500	00
Wilkinson, Mrs. Lena B.	Prince Albert, Sask.	5	500	00	500	00
Winslow, Mrs. Josephine.	Winnipeg.	14	1,400	00	1,400	00
Wright, Miss Hattie.	Calgary.	5	500	00	500	00
Wilson, C. E.	Victoria.	100	10,000	00	10,000	00
Woods, J. E.	Ottawa.	100	10,000	00	9,080	63
Wainwright, C. W.	Viriden, Man.	10	1,000	00	24	06
Wallace, W. H.	Dauphin, Man.	20	2,000	00	1,176	77
Wallace, A. W.	Dauphin.	10	1,000	00	836	92
White, R. B.	Penticton, B. C.	20	2,000	00	1,681	25
Wilson, O. K.	Milestone, Sask.	100	10,000	00	9,506	83
Willis, Robert.	Vancouver.	25	2,500	00	334	37
White, C. J.	Vancouver.	10	1,000	00	720	82
Wood, W. D.	Vancouver.	20	2,000	00	936	28
Woodard, A. W.	Vancouver.	5	500	00	130	61
Wiskens, Mrs. Alice.	Victoria.	100	10,000	00	2,518	58
Young, R. C.	Montreal.	5	500	00	500	00
Young, Mrs. J. H.	Carrying Place, Ont.	5	500	00	500	00
Yates, Rowland.	St. Anne-on-the-Sea, Eng.	10	1,000	00	1,000	00
Young, Hugh.	Tranent, Scotland.	10	1,000	00	1,000	00
Young, E. E.	Oak Lake, Man.	2	200	00	200	00
Totals.		20,504	2,050,400	00	1,825,958	20

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THE CANADA SECURITY ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 25, 1920).

J. B. Laidlaw, Pres. and Manager; Vice Pres., Sir James Longheed; Secretary, T. B. Redding; Eugene Coste, C. Stuart Malcolm, A. H. Rodgers, E. M. Whitley.

LIST OF SHAREHOLDERS—(COMMON STOCK—As at Dec. 31, 1919).

Name.	Address.	No. of shares.	Amount subscribed.		Amount paid in cash.	
			\$	cts.	\$	cts.
Eugene Coste	Calgary, Alta	25	2,500	00	750	00
H. F. Gooderham	Toronto, Ont	25	2,500	00	750	00
John B. Laidlaw	Toronto, Ont	25	2,500	00	750	00
Sir James Longheed	Calgary, Alta	25	2,500	00	750	00
C. Stuart Malcolm	Toronto, Ont	25	2,500	00	750	00
Norwich Union Fire Insurance Society, Ltd	Norwich, England	4,775	477,500	00	143,250	00
T. B. Redding	Calgary, Alta	25	2,500	00	750	00
A. H. Rodgers	Toronto, Ont	25	2,500	00	750	00
E. M. Whitley	Winnipeg, Man	25	2,500	00	750	00
Sir Jas. W. Woods	Toronto, Ont	25	2,500	00	750	00
Totals	5,000	500,000	00	150,000	00

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THE CANADIAN FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 23, 1920.)

J. H. Ashdown, Pres.; R. T. Riley, Vice-Pres.; Sir Jas. A. M. Aikins, K.C., R. J. Campbell, G. R. Crowe,
John Galt, G. V. Hastings.

LIST OF SHAREHOLDERS—(As at December 31, 1919.)

Name.	Address.	No. of shares.	Amount subscribed and paid in cash.
			\$ cts.
Adams, John Henry	Toronto, Ont.	40	2,000 00
Agnew, Amy Jane, Mrs.	Edmonton, Alta	8	400 00
Aikins, Sir J. A. M.	Winnipeg, Man	520	26,000 00
Alley, W. S.	Toronto, Ont.	40	2,000 00
Armstrong, Mrs. Kathleen	Winnipeg, Man.	40	2,000 00
Ashdown, Emma Louise	Winnipeg, Man.	400	20,000 00
Ashdown, Harry C.	Winnipeg, Man.	230	11,500 00
Ashdown, J. H.	Winnipeg, Man.	240	12,000 00
Ashdown, Lillian	Winnipeg, Man.	400	20,000 00
Ashdown, Mrs. Grace L.	Winnipeg, Man.	70	3,500 00
Allison, Tannis	Calgary, Alta.	100	5,000 00
Banning, Mrs. Florence	Winnipeg, Man.	400	20,000 00
Barrow, Mrs. M. Adela	Winnipeg, Man.	40	2,000 00
Bathgate, Jas. L.	Winnipeg, Man.	64	3,200 00
Blowey, J. T.	Vancouver, B.C.	40	2,000 00
Booth, Mrs. Mary	Winnipeg, Man.	10	500 00
Buchanan, David W.	Winnipeg, Man.	20	1,000 00
Bradley, Mrs. Annie B.	Hamilton, Ont.	190	9,500 00
Bawlf, Wm. R.	Winnipeg, Man.	18	900 00
Bawlf, Fred L.	Winnipeg, Man.	18	900 00
Bawlf, Louis S.	Winnipeg, Man.	18	900 00
Cadham, J. O.	Portage la Prairie, Man.	20	1,000 00
Cameron, A. L.	Victoria, B.C.	60	3,000 00
Campbell, R. J.	Winnipeg, Man.	548	27,400 00
Carr, Mrs. Evelyn M.	Virden, Man.	60	3,000 00
Carson, A.	Toronto, Ont.	12	600 00
Clark, Alex. Allister	Winnipeg, Man.	10	500 00
Clark, S. P.	Northern Elevator Winnipeg	80	4,000 00
Cockburn, Mrs. Jennie	Winnipeg, Man.	60	3,000 00
Cockburn, J. W.	Winnipeg, Man.	80	4,000 00
Collum, Mrs. Annie Maud	Winnipeg, Man.	40	2,000 00
Cross, A. E.	Calgary, Alta.	20	1,000 00
Cross, Wm.	Winnipeg, Man.	100	5,000 00
Crowe, Mrs. Annie M.	Brookline, Mass.	40	2,000 00
Crowe, Miss Dorothea E.	Brookline, Mass.	20	1,000 00
Crowe, G. R.	Winnipeg, Man.	420	21,000 00
Crowe, Miss H. Gladys	Brookline, Mass.	20	1,000 00
Crowe, Jas. Alex.	Winnipeg, Man.	40	2,000 00
Crowe, H.	Brookline, Mass.	420	21,000 00
Crunthers, S. Estate	Peterboro.	8	400 00
Davidson, Claire B. (Mrs.)	Newdale, Man.	20	1,000 00
Culver, W. H., estate of	Winnipeg, Man.	240	12,000 00
Denison, A. L.	Winnipeg, Man.	308	15,400 00
Dowler, Jas. A.	Winnipeg, Man.	144	7,200 00
Dowler, Wm. J.	Winnipeg, Man.	20	1,000 00
Dowler, Laura P. (Mrs.)	Winnipeg, Man.	30	1,500 00
Elliott, D. K.	Winnipeg, Man.	124	6,200 00
Ewart, Mrs. Mabel H.	Bridgeport, Conn.	170	8,500 00
Fitzgerald, Harry G.	Lakefield, Ont.	40	2,000 00
Flower, C. A.	Uno P.O., Man.	200	10,000 00
Forrest, Mrs. Helen R.	Winnipeg, Man.	60	3,000 00
Foster, Fred. K.	Winnipeg, Man.	70	3,500 00
Folliott, W. C.	Winnipeg, Man.	20	1,000 00
Galt, G. F. & J., Ltd.	Winnipeg, Man.	2,979	148,950 00
Galt, John	Winnipeg, Man.	25	1,250 00
Greene, J. J.	Hamilton, Ont.	100	5,000 00

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THE CANADIAN FIRE INSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed and paid in cash.
			\$ cts.
Hastings, Miss Agnes S.	Winnipeg, Man.	40	2,000 00
Hastings, Geo. V.	Winnipeg, Man.	480	24,000 00
Holmes, Geo. D.	Winnipeg, Man.	36	1,800 00
Houson, G. A.	Winnipeg, Man.	4	200 00
Hume, Mrs. Mona	Edmonton, Alta.	72	3,600 00
Hutchings, Miss Marion	Calgary, Alta.	20	1,000 00
Hutchings, R. J.	Calgary, Alta.	20	1,000 00
Huxley, Joseph E.	Winnipeg, Man.	670	33,500 00
Hanna, Marion O. (Mrs.)	Toronto, Ont.	170	8,500 00
Ireland, W. W.	Carberry, Man.	20	1,000 00
Johnson, Mrs. Mable Frances	St. John's, Nfld.	20	1,000 00
Johnston, W.	Victoria, B.C.	80	4,000 00
P. E. Keddy, & R. W. Earle, Ex. Trus. Will of John Keddy.	Brandon, Man.	40	2,000 00
Kelly, Mrs. Jennie W.	Winnipeg, Man.	20	1,000 00
Kinnisten, Marion St. Claire	Calgary, Alta.	40	2,000 00
Lashbrook, Mrs. Ella	London, Ont.	8	400 00
Loughheed, Sir Jas. A.	Calgary, Alta.	40	2,000 00
Lencock, Ethel G. (Mrs.)	Toronto, Ont.	170	8,500 00
MacKenzie, Keaneth.	Winnipeg, Man.	148	7,400 00
Manwaring, H. A.	Birtle, Man.	20	1,000 00
Marsh, G. T.	Toronto, Ont.	100	5,000 00
Macdonald, P. A.	Winnipeg, Man.	40	2,000 00
Martin, Robert.	Walmer, Kent, England.	40	2,000 00
Matheson, R. M.	Brandon, Man.	60	3,000 00
Matheson, W. A.	Winnipeg, Man.	185	9,250 00
Millar, T. B.	Portage la Prairie.	100	5,000 00
Milroy, M. D., Thos. M.	Winnipeg, Man.	20	1,000 00
Mitchell, J. B.	Winnipeg, Man.	80	4,000 00
Mitchell, Mag't L. (Mrs.)	Winnipeg, Man.	10	500 00
Molson, Mrs. Maria D.	Calgary, Alta.	24	1,200 00
Monk, John B.	Winnipeg, Man.	48	2,400 00
Murdoch, Marg't O. (Mrs.)	Vancouver, B.C.	72	3,600 00
Murphy, G. B., ex. of est.	Carberry, Man.	20	1,000 00
Matheson, Mrs. Jessie	Winnipeg, Man.	25	1,250 00
Matheson, A. McKenzie	Vancouver, B.C.	20	1,000 00
McAllister, John E.	Winnipeg, Man.	20	1,000 00
McBride, Edward	Calgary, Alta.	8	400 00
McBride, J. D.	Cranbrook, B.C.	8	400 00
McBride, Mrs. Lillian	Red Deer, Alta.	8	400 00
McBride, Mrs. Minnie	London, Ont.	8	400 00
McDermott, P. J.	Minneapolis, Man.	20	1,000 00
McDonald, J.	Brandon, Man.	20	1,000 00
McDonald, John J.	Winnipeg, Man.	80	4,000 00
McKenney, J. T.	St. Paul, Minn.	24	1,200 00
McLaren, Mrs. Wilhelmina	Morden, Man.	44	2,200 00
McLoughlin, James E. Est. of.	Toronto, Ont.	100	5,000 00
McNaughton, R. D. Est.	Winnipeg, Man.	121	6,200 00
Nanton, Sir A. M.	Winnipeg.	92	4,600 00
The Northern Trusts Co	Winnipeg, Man.	100	5,000 00
The Northern Trusts (Ex. Est. Wm. Anderson)	Winnipeg, Man.	8	400 00
The Northern Trusts Co	Winnipeg, Man.	300	15,000 00
O'Reilly, Mrs. Frances B.	Kingston, Ont.	12	600 00
Parrish, W. L.	Winnipeg, Man.	40	2,000 00
Parsons, S. R.	Toronto, Ont.	200	10,000 00
Patton, F. L.	Winnipeg, Man.	20	1,000 00
Pearce, Mrs. Marg't A.	Calgary, Alta.	40	2,000 00
Pearce, Wm.	Calgary, Alta.	40	2,000 00
Peppers, Miss Maggie Robertson	Winnipeg, Man.	48	2,400 00
Phillips, Mrs. Louise	Winnipeg, Man.	112	5,600 00
Powis, Geo. W.	Portland, Oregon.	100	5,000 00
Pace, Evelyn Frances, Mrs.	Winnipeg, Man.	200	10,000 00
Rannaud, Marion Black, (Mrs.)	Winnipeg, Man.	100	5,000 00
Redmond, Jas.	Montreal, Que.	248	12,400 00
Riley, Conrad S.	Winnipeg, Man.	1,000	50,000 00

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THE CANADIAN FIRE INSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed and paid in cash.
			\$ cts.
Riley, J. H.	Winnipeg, Man.	12	600 00
Riley, Jean I. (Mrs.) ..	Winnipeg, Man.	200	10,000 00
Riley, Edward J.	Winnipeg, Man.	60	3,000 00
Riley, R. T.	Winnipeg, Man.	214	10,700 00
Riley, W. J.	Victoria, B.C.	40	2,000 00
Robinson, Jerry.	Winnipeg, Man.	40	2,000 00
Rutherford, J. G.	Ottawa, Ont.	20	1,000 00
Sanford, Mrs. H. S.	Hamilton, Ont.	100	5,000 00
Saunders, Bernard P.	Halifax, N.S.	32	1,600 00
Schofield, P. H.	Winnipeg, Man.	200	10,000 00
Schofield, Mrs. Mary E.	Winnipeg, Man.	40	2,000 00
Scott, Mrs. Hattie May.	Winnipeg, Man.	60	3,000 00
Somerset, Mrs. Elizabeth S., Est.	Winnipeg, Man.	120	6,000 00
Somerset, W. B.	Montreal, Que.	34	1,700 00
Standard Trusts Co. The (Ex. Est. R. S. Barrow).	Winnipeg, Man.	240	12,000 00
Standard Trusts Co. The (Ex. Est. Sir Wm. Whyte).	Winnipeg, Man.	100	5,000 00
Steer, Miss Lillian.	Norwood, Man.	8	400 00
Steer, Walter J.	Winnipeg, Man.	20	1,000 00
Stewart, D. A., est. Dr. John Stewart, Executor.	Halifax, N.S.	80	4,000 00
Stitt, Wm.	Winnipeg, Man.	148	7,400 00
Stobart, F. W.	Bromhall Hall, Bedford England	600	30,000 00
Stobart, F. W., in trust, Amy M. Stobart	Bedford, England.	12	600 00
Stobart, F. W., in trust for Grace Margaret Stobart.	Bedford, England.	16	800 00
Stobart, F. W., in trust for Phoebe B.	Bedford, England.	8	400 00
Stobart, Frank E.	Winnipeg, Man.	512	25,600 00
Stoddart, Mrs. Caroline.	Calgary, Alta.	8	400 00
Stoddart, Kenneth B.	Winnipeg, Man.	80	4,000 00
Stoddart, Miss Norma.	Calgary, Alta.	48	2,400 00
Thomson, Wm. H. (In Trust).	Portage la Prairie.	20	1,000 00
Tufts, Prof. J. F.	Wolfville, N.S.	200	10,000 00
Walker, Thos. D., M.D.	St. John, N.B.	40	2,000 00
Waller, Frederick.	Winnipeg, Man.	40	2,000 00
Webb, Mrs. Mabel T.	Quebec, Que.	248	12,400 00
Wellwood, Mrs. Sarah J.	Manitoba, Man.	56	2,800 00
Wilson, Miss Frances J.	Winnipeg, Man.	100	5,000 00
Wilson, Mrs. Sarah.	Winnipeg, Man.	100	5,000 00
Wilson, R. R.	Winnipeg, Man.	348	17,400 00
Windatt, Miss Clara. I.	Bowmanville, Ont.	40	2,000 00
Wright, S. R.	Swan River, Man.	32	1,600 00
Young, A. L.	Souris, Man.	24	1,200 00
Totals.		20,000	1,000,000 00

10 GEORGE V, A. 1920

THE CANADIAN INDEMNITY COMPANY.

LIST OF DIRECTORS—(As at Dec. 31, 1919.)

John Galt, Pres.; R. T. Riley, Vice-Pres.; C. S. Riley, Managing Director, Sir Jas. A. M. Aikins, K.C., J. W. Ashdown, G. R. Crowe, A. L. Denison, G. V. Hastings, R. R. Wilson.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1919.)

Name.	Address.	Amount subscribed.	Amount paid in Cash.
		\$ cts.	\$ cts.
James H. Ashdown.....	Winnipeg.....	20,300 00	20,300 00
Harry C. Ashdown.....	".....	15,000 00	15,000 00
Sir James Aikins.....	".....	30,000 00	30,000 00
R. J. Campbell.....	".....	14,200 00	14,200 00
Mrs. Sarah S. Campbell.....	".....	3,000 00	3,000 00
Geo. R. Crowe.....	".....	33,700 00	33,700 00
A. L. Denison.....	".....	21,000 00	21,000 00
James A. Dowler.....	".....	6,000 00	6,000 00
John Galt.....	".....	3,700 00	3,700 00
G. F. and J. Galt.....	".....	41,300 00	41,300 00
G. V. Hastings.....	".....	33,800 00	33,800 00
Geo. D. Holmes.....	".....	1,500 00	1,500 00
J. E. Huxley.....	".....	3,700 00	3,700 00
The Northern Trusts Co.....	".....	10,000 00	10,000 00
C. S. Riley.....	".....	30,000 00	30,000 00
R. T. Riley.....	".....	10,000 00	10,000 00
Mrs. Jean I. Riley.....	".....	7,500 00	7,500 00
J. H. Riley.....	".....	1,500 00	1,500 00
Walter J. Steer.....	".....	1,500 00	1,500 00
R. R. Wilson.....	".....	7,500 00	7,500 00
John A. McPhee.....	".....	1,000 00	1,000 00
Wm. J. Snadden.....	".....	1,000 00	1,000 00
A. F. Culver.....	".....	2,000 00	2,000 00
Geo. E. Merry.....	".....	800 00	800 00
Totals.....	.....	300,000 00	300,000 00

CANADIAN LUMBERMEN'S INSURANCE EXCHANGE.

ADVISORY COMMITTEE—(As at February 14, 1920.)

Province of Ontario:—W. E. Bigwood, Duncan McLaren.

Province of Quebec:—Arthur H. Campbell, W. C. Hughson.

THE CANADIAN SURETY COMPANY..

LIST OF DIRECTORS—(As at February 26, 1920.)

F. W. Lafrentz, Pres.; Sir Geo. Burn, Vice-Pres.; T. Bradshaw, Vice-Pres.; R. R. Brown, F. G. Osler, F. J. Parry, W. L. Matthews, Henry C. Wilcox, W. H. Hall.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1919.)

Name.	Address.	Amount subscribed and paid in cash.
		\$
Lafrentz, F. W.....	New York, N.Y.....	3,500
Osler, F. G.....	Toronto, Ont.....	3,500
Bradshaw, T.....	".....	3,500
Brown, R. R.....	New York, N.Y.....	2,500
Burn, Sir Geo.....	Ottawa, Ont.....	3,500
Parry, F. J.....	New York, N.Y.....	2,500
Hall, W. H.....	Toronto, Ont.....	3,500
Wilcox, Henry C.....	New York, N.Y.....	2,500
Amsuco Securities Co.....	".....	225,000
		250,000

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THE CASUALTY COMPANY OF CANADA.

LIST OF DIRECTORS—(As at Mar. 1, 1920.)

Chas. S. Blackwell, Pres.; A. Wyburn Eastmure, Managing Director and Secretary; A. E. Matthews, H. S. Strathy, A. E. Renfrew, A. G. Strathy, W. J. Keens, W. W. Cumming, and Hon. Thos. Crawford.

LIST OF DIRECTORS—(As at Dec. 31, 1919.)

Name.	Address.	No of shares.	Amount subscribed	Amount paid in cash.
			\$ cts	\$ cts
Adams, Dr. J. Frank	Toronto, Ont.	2	200 00	100 00
Abbott, J. W.	New York, N.Y.	2	200 00	100 00
Allen, Edward	Toronto, Ont.	1	100 00	50 00
Alley, John A. M.	"	1	100 00	50 00
Amsden, Lionel G.	"	1	100 00	50 00
Anderson, James E.	"	1	100 00	50 00
Anderson, James S.	"	1	100 00	50 00
Annandale, A. W.	"	1	100 00	50 00
Arnold, Frank W.	"	5	500 00	183 34
Ardagh, Henry H.	Barrie, Ont.	1	100 00	50 00
Ashworth, James J.	Toronto, Ont.	5	500 00	250 00
Ashbridge, Jesse	"	10	1,000 00	500 00
Abbott, Frank E.	"	3	300 00	150 00
Alderson, W. H.	"	2	200 00	100 00
Anderson, George	"	1	100 00	16 67
Armstrong, Fred W.	"	1	100 00	50 00
Addison, W. F.	"	2	200 00	100 00
Aikenhead, Thomas E.	"	1	100 00	50 00
Archibald, C. E.	Montreal, Que.	1	100 00	50 00
Appleton, John	Toronto, Ont.	1	100 00	50 00
Ashworth, E. M.	"	1	100 00	50 00
Atkinson, J. Leonard	"	2	200 00	33 33
Bergh, Charles V.	Philadelphia	10	1,000 00	500 00
Bowen, Thomas J.	Toronto, Ont.	2	200 00	33 34
Bartram, J. B.	"	1	100 00	50 00
Black, S. W. & Co.	"	4	400 00	200 00
Barker, W. A.	"	2	200 00	100 00
Barnard, F. M.	Montreal, Que.	1	100 00	50 00
Brown, Philip H.	Toronto, Ont.	1	100 00	50 00
Bonnell, W. H. M.	"	1	100 00	50 00
Brown, T. A.	"	2	200 00	100 00
Bilton, Thomas	"	1	100 00	50 00
Boland, E. T.	"	2	200 00	100 00
Bruce, J. Stuart	"	1	100 00	16 67
Booth, Charles	"	2	200 00	100 00
Bishop, W. E.	"	1	100 00	50 00
Boase, Joseph B.	"	5	500 00	250 00
Boase, Mrs. Claire E.	"	5	500 00	250 00
Birrell, Howard P.	"	1	100 00	16 67
Bollard, Arthur	"	1	100 00	50 00
Blackwell, Charles S.	"	25	2,500 00	1,250 00
Burns, Edward	"	2	200 00	100 00
Bishop, George H.	Montreal, Que.	1	100 00	50 00
Bulley, Samuel	Toronto, Ont.	1	100 00	50 00
Business Systems, Ltd.	"	2	200 00	100 00
Brown, Nicholas	"	1	100 00	50 00
Boake, G. Wilfred	"	1	100 00	50 00
Blachford, Horace P.	"	2	200 00	100 00
Bender, Charles A.	"	1	100 00	50 00
Beal, Geo. P.	"	2	200 00	100 00
Croft, William	"	1	100 00	50 00
Clarke, Estate A. R.	"	1	100 00	50 00
Coles, George, Ltd.	"	1	100 00	50 00
Calvert, J. H.	Toronto, Ont.	1	100 00	50 00
Caldwell, A. W.	"	1	100 00	50 00

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THE CASUALTY COMPANY OF CANADA—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts	\$ cts.
Campbell, J. B.	Toronto, Ont.	1	100 00	50 00
Carswell, Robert	"	2	200 00	100 00
Campbell, George H.	"	1	100 00	16 67
Cane, James G.	"	1	100 00	16 67
Carveth, John A.	"	2	200 00	100 00
Chapman, A. H.	"	2	200 00	100 00
Cleghorn, Thomas H.	"	1	100 00	50 00
Chapin, Arthur S.	"	1	100 00	50 00
Chapman, Stephen H.	"	1	100 00	50 00
Cooper, Hubert A.	"	1	100 00	50 00
Clubb, Arthur F.	"	2	200 00	100 00
Collins, Charles H.	"	2	200 00	100 00
Charles R. Christie	Cobocok, Ont.	2	100 00	33 34
Coryell, C. S.	Toronto, Ont.	2	200 00	100 00
Culver, Frank L.	"	5	500 00	250 00
Cunning, Walter W.	"	25	2,500 00	1,250 00
Cutten and Foster	"	10	1,000 00	500 00
Campbell, Enos M.	"	1	100 00	50 00
Cumming, Charles C.	"	1	100 00	50 00
Crawford, Hon. Thos.	"	25	2,500 00	250 00
Colebrook, Mabel	"	2	200 00	100 00
Douglas, W. Milne	"	2	200 00	33 34
Davison, R. C.	"	1	100 00	50 00
Dale, Joseph G.	"	1	100 00	50 00
Despard, W. H.	"	1	100 00	50 00
DeGruchy, John	"	1	100 00	50 00
Dorenwend, H.	"	2	200 00	33 34
Donovan, Harry B.	"	1	100 00	50 00
Eastmure, Arthur L., Estate	"	50	5,000 00	2,500 00
Elliott, Smith	Kingston, Ont.	1	100 00	10 00
Equi, W. J.	Toronto, Ont.	1	100 00	50 00
Eby, Estate J. F.	"	1	100 00	50 00
Eastmure, A. Wyburn	"	25	2,500 00	250 00
Eastmure, Mrs. L. H.	"	1	100 00	50 00
Five-in-One Letter Env. Co.	"	1	100 00	50 00
Fraser, Dr. R. Douglas	"	2	200 00	100 00
Fountain, William	"	2	200 00	100 00
Fletcher, MacFarlane & Co.	"	2	200 00	100 00
Farr, Harry Y.	"	2	200 00	100 00
Grey, John G.	"	5	500 00	50 00
Greene, R. H.	"	5	500 00	50 00
Green, John C. & Co.	"	1	100 00	50 00
Gibson, R. L.	"	1	100 00	50 00
Gilverson, A. E.	"	1	100 00	50 00
Gourlay, R. S.	"	1	100 00	50 00
Gouinlock, George, Estate	"	2	200 00	100 00
Greene, Albert R.	"	2	200 00	100 00
Hobberlin, A. M.	"	1	100 00	50 00
Hayes, F. Barry	"	1	100 00	50 00
Hewitt, Arthur	"	1	100 00	50 00
Howard, Lewis	"	1	100 00	50 00
Harty, Hon. William	Kingston, Ont.	1	100 00	50 00
Hill, George A., Estate	Toronto, Ont.	1	100 00	50 00
Hutson, J. T. and H.	"	1	100 00	50 00
Hodgins, John P.	"	1	100 00	50 00
Hopkins, Edward	"	2	200 00	100 00
Hilary, Norman T.	Winnipeg, Man.	1	100 00	50 00
Hales, Edward	Toronto, Ont.	2	200 00	100 00
Hardy, Henry R.	"	2	200 00	100 00
Hientzman, Hernan	"	5	500 00	250 00
Henderson, Thomas A.	"	1	100 00	50 00
Hawkins, W. E.	Winnipeg, Man.	2	200 00	100 00
Jones, J. Gordon	"	5	500 00	250 00
Keens, James H.	Toronto, Ont.	2	200 00	100 00
Keens, Walter J.	"	25	2,500 00	1,250 00
Langley, Elliott W.	"	10	1,000 00	133 34
Longwell, Alexander	"	2	200 00	100 00

SESSIONAL PAPER No. 8

THE CASUALTY COMPANY OF CANADA—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares	Amount subscribed.		Amount paid in cash.	
			\$	cts.	\$	cts.
Lanskail, C. E.	Toronto, Ont.	1	100 00		50 00	
Lyttle, Mrs. Agnes E.	"	2	200 00		100 00	
Louden, John	"	2	200 00		100 00	
Mowat, H. M.	"	1	100 00		50 00	
Mills, Thomas	Kingston, Ont.	1	100 00		50 00	
Martin, William	North Bay, Ont.	1	100 00		50 00	
Medland, T. J.	Toronto, Ont.	1	100 00		50 00	
Morson, W. R.	"	1	100 00		50 00	
Miller, Thomas W.	"	2	200 00		100 00	
Morrice, W. J.	"	1	100 00		50 00	
Myers, John Evevard	"	1	100 00		50 00	
Monypenny, Louis F.	"	2	200 00		100 00	
McLaughlin, Dr. R. G.	"	1	100 00		50 00	
McPherson, Allan	"	2	200 00		100 00	
MacMahon, Harold W.	"	1	100 00		50 00	
Norrie, E. J. C.	"	2	200 00		100 00	
Nicholson, James	"	2	200 00		100 00	
Oliver, Joseph	"	1	100 00		16 67	
Pringle, C. H.	"	2	200 00		50 00	
Paynter, C. H.	"	2	200 00		100 00	
Palmer, John W.	"	2	200 00		100 00	
Pepler, Dr. W. H.	"	2	200 00		33 34	
Prudhomme, C. F.	"	2	200 00		100 00	
Punchard, T. R.	"	2	200 00		33 34	
Pafford, A. H.	"	1	100 00		50 00	
Phillips, A. J.	"	2	200 00		100 00	
Pringle, Alexander	Montreal, Que.	1	100 00		50 00	
Renfrew, Allan E.	Toronto, Ont.	25	2,500 00		1,250 00	
Rous, Mrs. C. C.	"	1	100 00		13 34	
Richardson, J. W.	North Bay, Ont.	1	100 00		50 00	
Reid, Alex. J.	Toronto, Ont.	2	200 00		100 00	
Strathy, G. B.	"	1	100 00		50 00	
Seager, John R.	"	2	200 00		33 34	
Shales, John H.	"	1	100 00		50 00	
Stewart, William B.	"	1	100 00		50 00	
Simmers, Herman	"	1	100 00		50 00	
Strathy, A. Gowan	"	25	2,500 00		1,250 00	
Strathy, A. G., Ltd.	"	4	400 00		200 00	
Strathy, Miss E. L. M.	"	5	500 00		250 00	
Strathy, Henry S.	"	50	5,000 00		1,150 00	
Smith, Harold T.	"	50	5,000 00		250 00	
Stoddart, Charles J.	"	1	100 00		50 00	
Stevenson, N. J.	"	4	400 00		200 00	
Somers, James	"	2	200 00		100 00	
Staanton, Thomas A.	"	1	100 00		50 00	
Soren Bros.	"	1	100 00		50 00	
Simpson, John F.	"	1	100 00		50 00	
Tafts, John W.	"	2	200 00		100 00	
Thompson, George W.	"	2	200 00		100 00	
Wilson, Dr. R. J.	"	1	100 00		50 00	
Waddington, Herbert	"	1	100 00		50 00	
Willard, J. C.	"	1	100 00		50 00	
Westwood, Benjamin	"	1	100 00		50 00	
Wickett, S. R.	"	1	100 00		50 00	
Wood, William H.	"	1	100 00		50 00	
Walker, James R.	Montreal, Que.	1	100 00		50 00	
Worden, William H.	Toronto, Ont.	1	100 00		50 00	
Wiltse, Herbert G.	"	1	100 00		50 00	
Wood, David O.	Toronto, Ont.	1	100 00		50 00	
Wood, W. Lloyd	"	1	100 00		50 00	
Wilson, John	"	1	100 00		50 00	
Wilson, Norman D.	"	1	100 00		50 00	
Worts, J. Gooderham	"	1	100 00		50 00	
Wheeler, Alexander E.	"	1	100 00		50 00	
Wickware, Robert C.	"	1	100 00		50 00	
Woolfitt, R. M.	"	1	100 00		50 00	

10 GEORGE V, A. 1920

THE CASUALTY COMPANY OF CANADA—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Yorston, James A	Toronto, Ont.	1	100 00	50 00
Young, Melville	"	1	100 00	50 00
Allen, Benjamin	"	2	200 00	
Allen, Frank B	"	1	100 00	
Ansley, A. M. N.	"	1	100 00	
Abrey, George S	"	1	100 00	
Alison, Thomas H. C	"	1	100 00	
Barnett, Harris W	"	1	100 00	
Brown, John W	"	1	100 00	
Bryce, Alexander	"	5	500 00	
Dairalt, Charles H	"	1	100 00	
Hailworth, J. B	"	1	100 00	
Leitch, George C	"	1	100 00	
McCausland, W. M	"	1	100 00	
Nerlich, Emil	"	1	100 00	
Plow, Mrs. C. S	Montreal, Que.	10	1,000 00	
Plow, George S	"	15	1,500 00	
Perrin, James H	Toronto, Ont	1	100 00	
Radford, William	"	1	100 00	
Stapells, R. A	"	1	100 00	
Symons, W. L	"	1	100 00	
White, Dr. J. W.	"	1	100 00	
Totals.		695	69,500 00	25,216 74

SESSIONAL PAPER No. 8

CHARTERED TRUST AND EXECUTOR COMPANY.

(Formerly The Title and Trust Company.)

LIST OF DIRECTORS—(Mar. 1, 1920.)

Hon. W. A. Charlton, Pres.; Col. Noel Marshall, 1st Vice-President; Sir Wm. Gage, 2nd Vice-Pres.; W. K. George, 3rd Vice-Pres.; W. S. Morden, K.C., 4th Vice-Pres.; W. R. Hobbs, D. B. Hanna, Jas. B. Tudhope, J. F. M. Stewart, R. Wade, Allan McPherson, John J. Gibson, Managing Director, S. Casey Wood, John M. Ferguson, Francis R. Lalor, M.P., Wm. Crocker.

LIST OF SHAREHOLDERS—(As at December 31, 1919.)

Name.	Address.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
Johnston, E. F. B.	Toronto, Ont.	16,000 00	14,500 00
Charlton, Hon. W. A.	"	21,000 00	21,000 00
Gage, Sir W. J.	"	16,000 00	16,000 00
Jenkins, Thomas	"	16,000 00	16,000 00
Hardy, James	"	16,000 00	16,000 00
Tudhope, James B.	Orillia, Ont.	16,000 00	16,000 00
Hobbs, W. R.	Toronto, Ont.	15,000 00	15,000 00
Clark, W. J.	"	6,000 00	4,200 00
Marshall, Noel	"	27,500 00	27,500 00
George, W. K.	"	6,000 00	6,000 00
Smith, Alex.	Ottawa, Ont.	2,000 00	1,300 00
Hees, George H., estate	Toronto, Ont.	20,000 00	20,000 00
Kohler, Jacob	Cayuga, Ont.	6,000 00	6,000 00
Anderson, Frances D.	Ottawa, Ont.	3,000 00	3,000 00
Thomson, Mrs. Mary	Orillia, Ont.	2,000 00	1,800 00
Wade, R.	"	13,100 00	10,500 00
Bartlett, Mrs. Clara C.	"	5,000 00	5,000 00
McPherson, Allan	Longford Mills, Ont.	16,000 00	12,400 00
Tudhope, W. H.	Orillia, Ont.	5,000 00	4,500 00
Burgess, R. K., estate	Toronto, Ont.	5,000 00	4,500 00
Ramsey, Wm.	Bowland, Scotland	5,000 00	5,000 00
Gibson, John J.	Toronto, Ont.	13,300 00	3,520 20
Aikins, H. W.	"	1,000 00	1,000 00
Somers, G. T.	"	2,000 00	1,100 00
Webster, T. Shaw	"	2,000 00	2,000 00
Russell, Thos. A.	"	500 00	500 00
Auden, H. W.	"	500 00	450 00
Jelly, R. R.	Brandon, Man.	2,500 00	2,277 60
Grant, Gideon	Toronto, Ont.	2,500 00	1,475 00
Dods, Andrew	"	2,500 00	2,500 00
Hanna, D. B.	"	6,000 00	6,000 00
Kohler, Mrs. Sarah J.	Cayuga, Ont.	2,000 00	2,000 00
McMahon, Miss Amy E.	London, Ont.	500 00	500 00
Marshall, N. C.	Toronto, Ont.	1,000 00	1,000 00
MacKenzie, Alexander	"	1,000 00	1,000 00
Kerry, Kay	Montreal, Que.	2,400 00	2,400 00
Paterson, Mary Ethel	"	1,200 00	1,200 00
McIntosh, R. W., and Kay Kerry	Boston, Mass.	600 00	600 00
Paterson, N. L.	Toronto, Ont.	300 00	300 00
Ireland, Jean P.	"	200 00	200 00
Stewart, J. F. M.	"	7,500 00	7,500 00
Stewart, Agnes M.	"	300 00	300 00
Ferguson, John M.	"	5,000 00	2,199 80
Wood, S. Casey	"	5,000 00	3,000 00
Gillies, D. B.	"	200 00	200 00
McLaren, E. W.	"	100 00	100 00
Lalor, Francis R.	Dunville, Ont.	10,000 00	10,000 00
Morden, W. S.	Toronto, Ont.	5,000 00	5,000 00
McLaughlin, Frank	"	2,500 00	2,500 00
Crocker, Wm.	"	6,000 00	6,000 00

10 GEORGE V, A. 1920

CHARTERED TRUST AND EXECUTOR COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
McNeill, E. W.....	Toronto, Ont.....	500 00	500 00
Charlton, Miss Elsie.....	"	1,000 00	1,000 00
Charlton, Mrs. Nellie.....	"	1,000 00	1,000 00
Charlton, Miss Amelia.....	Lyndoch, Ont.....	500 00	500 00
Charlton, Miss Ethel.....	Toronto, Ont.....	1,000 00	1,000 00
Walker, D. M.....	Niagara Falls, Ont.....	1,000 00	1,000 00
Gibson, Miss Eleanor.....	Toronto, Ont.....	100 00	100 00
Mulock, The Hon. Sir William.....	"	25,000 00	25,000 00
Perry, Norman D.....	"	2,000 00	2,000 00
Hunter, Harry A.....	Minneapolis, Minn.....	5,000 00	5,000 00
Lyon, A. E.....	Perth, Ont.....	5,000 00	5,000 00
Perry, Gordon F.....	Toronto, Ont.....	1,000 00	1,000 00
Boyd, W. J.....	Winnipeg, Man.....	500 00	500 00
Baillie, Sir F. W.....	Toronto, Ont.....	10,000 00	10,000 00
Tomlin, H. C.....	"	2,500 00	2,500 00
Weston, George.....	"	2,500 00	2,500 00
Bredin, Mark.....	"	5,000 00	5,000 00
McFarren, William.....	"	5,000 00	5,000 00
Roach, Edwin.....	"	5,000 00	5,000 00
Mulock, estate of Lady S. E. C.....	"	2,500 00	2,500 00
Haas, Stephen.....	"	1,000 00	1,000 00
Johnston, Alfred.....	"	1,000 00	1,000 00
Taylor, J. H.....	"	1,000 00	1,000 00
Stewart, J. F. M.....	"	74,800 00	74,740 00
Totals.....	.....	475,100 00	446,862 60

SESSIONAL PAPER No. 8

CUMBERLAND FARMERS' MUTUAL FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at February 17, 1920.)

H. T. Wells, President; J. A. Cummings, Vice-Pres.; D. J. Mitchell, W. A. McKenzie, Wm. Howard, Archie Moore, Wm. C. Embree, Wm. H. Trueman, Fred Trerice, Chas. Simpson, Geo. King, Ira Wood, D. G. Whidden, Frank L. Roach, Joseph L. Cunningham.

THE DOMINION FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 28, 1920.)

R. F. Massie, Pres.; P. Pocock, Vice-Pres.; N. W. Renwick, Sec.; R. A. Brock, R. S. Cassels, K. C., E. Ostiguy, T. Walker, R. J. Hutchings, G. J. Cuthbertson.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1919.)

Name.	Address.	No. of shares.	Amount subscribed and paid in cash.
			\$ cts.
Austin, J. Howe	Halifax, N. S.	5	500 00
Arthur, R. A., M.D.	Sudbury, Ont.	5	500 00
Bawlf Securities, Ltd.	Winnipeg, Man.	50	5,000 00
Bellamy, Thomas	Edmonton, Alta.	10	1,000 00
Brock, Reginald A.	Montreal, Que.	50	5,000 00
Bradley, Levi	High River, Alta.	5	500 00
Brais & Dupras	Longueuil, Que.	5	500 00
Brimacombe, Matthew A.	Vermilion, Alta.	3	300 00
Black, D. E.	Calgary, Alta.	3	300 00
Boney, John N. and Charles	Winnipeg, Man.	5	500 00
Bell, Mrs. Netta	Edmonton, Alta.	5	500 00
Bathalon, J. B. S.	St. Liboire, Que.	10	1,000 00
Bickerton, James G.	Woodstock, Ont.	5	500 00
Beatty, estate James H.	Toronto, Ont.	25	2,500 00
Butler, Mrs. Elizabeth J.	Woodstock, Ont.	10	1,000 00
Butler, R. E.	Woodstock, Ont.	6	600 00
Baskerville, Chas. A.	Winnipeg, Man.	5	500 00
Costigan, C.	Portage la Prairie, Man.	5	500 00
Curran, Jos. B.	Brandon, Man.	5	500 00
Courtney, T. F.	Halifax, N. S.	10	1,000 00
Craig, Thomas	Ridgetown, Ont.	2	200 00
Coventry Bros.	Elbow, Sask.	10	1,000 00
Carleton, James G.	St. John, N.B.	1	100 00
Cassels, R. S., K.C.	Toronto, Ont.	50	5,000 00
Cressman, Millo	Staveley, Alta.	2	200 00
Campbell, R. J.	Boissevain, Man.	5	500 00
Campeau, J. Alph.	Thetford Mines, Que.	2	200 00
Crews, J. G.	North Bay, Ont.	5	500 00
Clewo, Robt. W.	Toronto, Ont.	5	500 00
Casswell, estate Thomas	Toronto, Ont.	5	500 00
Cameron, Mrs. C. R.	Radisson, Sask.	5	500 00
Cowan, Thos. H.	Portage la Prairie, Man.	10	1,000 00
Cote, Est. Jos.	Ottawa, Ont.	3	300 00
Cuthbertson, G. J.	Renfrew, Ont.	50	5,000 00
Collins, Mary A.	Winnipeg, Man.	50	5,000 00
Crowell Bros.	Halifax, N.S.	10	1,000 00
Deacon, Mrs. Elizabeth F.	Winnipeg, Man.	5	500 00
Doyle, Ernest M.	Calgary, Alta.	5	500 00
Dorrell, Henry	Victoria, B.C.	10	1,000 00
Donaldson, Est. Jos.	Brandon, Man.	5	500 00
Drulard, Chas. H.	Windsor, Ont.	5	500 00
Edwards, Robt. H.	Halifax, N.S.	5	500 00
Edgecombe, Mrs. Helen G.	St. John, N.B.	10	1,000 00
Fairbairn, James	Portage la Prairie, Man.	5	500 00

10 GEORGE V, A. 1920

THE DOMINION FIRE INSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed and paid in cash.
			§ cts.
Fleming, John H.	Maple Creek, Sask.	5	500 00
Fear, Wm. H. and Geo. M.	Banff, Alta.	5	500 00
Foisy, J. H.	Montreal, Que.	2	200 00
Fraser, John D.	Moosejaw, Sask.	10	1,000 00
Fleury, H. W. (in trust)	Aurora, Ont.	10	1,000 00
Fleury, Leila M.	Aurora, Ont.	5	500 00
Field, Edward	Toronto, Ont.	5	500 00
Fleming, H. O.	Windsor, Ont.	5	500 00
Farrell, Hon. Just. A. G.	Moosomin, Sask.	10	1,000 00
Goodridge, Est. Henry	Edmonton, Alra.	10	1,000 00
Green, Patrick	Winnipeg, Man.	3	300 00
Griffiths, Thos.	St. Eustache P. O., Man.	3	300 00
Gardner, Arthur C.	Winnipeg, Man.	5	500 00
Gordon, Charles	Vegreville, Alta.	3	300 00
Gainers, Ltd.	Edmonton South, Alta.	3	300 00
Gareau, J. O.	Montreal, Que.	2	200 00
Garland, Nicholas	Toronto, Ont.	5	500 00
Greenizen, Isaac	Petrolia, Ont.	2	200 00
Huston, James	Manitou, Man.	5	500 00
Harlow, Robt. J.	Victoria, B.C.	5	500 00
Hoover & Co.	Winnipeg, Man.	10	1,000 00
Hanlon, Michael	Winnipeg, Man.	10	1,000 00
Hatfield, Thomas A.	Vancouver, B.C.	50	5,000 00
Heinmiller, Edwin J.	Prince Albert, Sask.	5	500 00
Henderson, Geo. G.	Fernie, B.C.	5	500 00
Hitchcock, Arthur	Moosejaw, Sask.	10	1,000 00
Hunter, Helen	Hartney, Man.	5	500 00
Higinbotham, John D.	Lethbridge, Alta.	5	500 00
Holmes, James	Woodstock, Ont.	15	1,500 00
Harper, Est. W. H.	Chatham, Ont.	5	500 00
Halliday, Mrs. May	Halifax, N.S.	10	1,000 00
Hasselfield, Chas. F.	Deloraine, Man.	5	500 00
Hutchings, R. J.	Calgary, Alta.	50	5,000 00
Johnston, Wm.	Victoria, B.C.	10	1,000 00
Johnston, J. M. (in trust)	Toronto, Ont.	5	500 00
Jackson, Geo. N.	Winnipeg, Man.	20	2,000 00
Kelly, Robt.	Vancouver, B.C.	50	5,000 00
Kent & Brown Co., Ltd.	Moosejaw, Sask.	5	500 00
Kennedy, James, Est.	St. John, N.B.	13	1,300 00
Kieffer Bros.	Montreal, Que.	2	200 00
Karn, C. J. W., M.D.	London, Ont.	10	1,000 00
Knott, Frederick J.	Winnipeg, Man.	5	500 00
Likely, Jos. A.	St. John, N.B.	13	1,300 00
Lusk, Frank	Wainwright, Alta.	5	500 00
Ludlow, James H.	Winnipeg, Man.	3	300 00
Leaver, George	Toronto, Ont.	5	500 00
Lang, Lysgar, L.	Winnipeg, Man.	10	1,000 00
Long, C. A.	Medicine Hat, Alta.	5	500 00
Massie, Robt. F.	Toronto, Ont.	225	22,500 00
Magrath, Hart & Co.	Edmonton, Alta.	50	5,000 00
Muir, William	Brandon, Man.	30	3,000 00
Maynard, James	Victoria, B.C.	25	2,500 00
Mickle, Geo. Thomas	Ridgetown, Ont.	2	200 00
Morrison & Johnston	Lacombe, Alta.	10	1,000 00
Mathews, Edward C.	Moosejaw, Sask.	10	1,000 00
Murphy, Wm. Geo.	Carberry, Man.	5	500 00
Murro, Robt.	Winnipeg, Man.	50	5,000 00
Morr's, Edward A.	Vancouver, B.C.	50	5,000 00
Mitchell, J.B.	Winnipeg, Man.	5	500 00
Martin, Wm. D.	Moncton, N.B.	5	500 00
Mereith, Est. Henry	Brandon, Man.	2	200 00
Murphy, James	Mount Forest, Ont.	10	1,000 00
Miller, B. B.	Warton, Ont.	5	500 00
Mann, Georgina	Windsor, Ont.	5	500 00
Mackintosh, J. C. & Co.	Halifax, N.S.	30	3,000 00
Meiklejohn J.	Harriston, Ont.	2	200 00

SESSIONAL PAPER No. 8

THE DOMINION FIRE INSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed and paid in cash.
			\$ cts.
Massie, J. A.	Santa Fe, N.M.	60	6,000 00
Mitchell, W. G. & Co.	Toronto, Ont.	117	11,700 00
McTavish, A. R.	Calgary, Alta.	5	500 00
McRae, Alex. C.	Winnipeg, Man.	5	500 00
McMilan, Allan F.	Vancouver, B.C.	1	100 00
McDermott, Patrick J.	Minnedosa, Man.	10	1,000 00
McNaughton, James.	Carmangay, Alta.	5	500 00
McBride, Edward.	Calgary, Alta.	10	1,000 00
McKillop, Dougald.	Portage la Prairie, Man.	5	500 00
McRobbie, John H.	St. John, N.B.	13	1,300 00
McElvanny, Wm. J.	Winnipeg, Man.	5	500 00
McDougall, A.	Pictou, N.S.	5	500 00
McKenzie & Mann.	Swift Current, Sask.	5	500 00
Neilson Furniture Co., The.	Calgary, Alta.	10	1,000 00
Nankin, Samuel.	Edmonton, Alta.	15	1,500 00
Naden, Thos. H.	Macclesfield, England	5	500 00
Normand, N.	Laurierville, Que.	1	100 00
Outhit, C. W.	Halifax, N.S.	10	1,000 00
On, Mar.	Blairmore, Alta.	3	300 00
Ostiguy, Emile.	Montreal, Que.	51	5,100 00
Ostiguy, Alexandre.	"	10	1,000 00
Ostiguy, Paul, E.	"	15	1,500 00
Ostiguy, Germaine.	"	27	2,700 00
Ostiguy, Bernier.	"	27	2,700 00
Ostiguy, H. B.	"	27	2,700 00
Pocock, Philip.	London, Ont.	55	5,500 00
Parker, Wm. A.	Manitou, Man.	5	500 00
Pringle, Mrs. Martha.	Belleville, Ont.	3	300 00
Pollock, Wm.	Victoria, B.C.	20	2,000 00
Paxman, Wm. G. L.	Quebec, Que.	5	500 00
Payne, Howard R. A.	Winnipeg, Man.	5	500 00
Queen, J. M.	St. John, N.B.	5	500 00
Quick, Gordon W.	Maple Creek, Sask.	10	1,000 00
Renwick, N. W.	Toronto, Ont.	60	6,000 00
Ross, Daniel N.	Winnipeg, Man.	5	500 00
Robertson & Hackett.	Vancouver, B.C.	10	1,000 00
Reid, Charles.	Swift Current, Sask.	10	1,000 00
Rose, Frederick E.	St. Stephen, N. B.	50	5,000 00
Riddell, John R.	Moosejaw, Sask.	5	500 00
Rennie, Wm. H.	Winnipeg, Man.	5	500 00
Schnarr, Wm. J.	Killarney, Man.	5	500 00
Stephens, G. F. & Co., Ltd.	Winnipeg, Man.	5	500 00
Sherlock, Philip J.	Killarney, Man.	2	200 00
Sutherland, Donald MacLeod	Victoria, B.C.	6	600 00
Shannon, Est. Wellington B.	Winnipeg, Man.	5	500 00
Smith, Geo. K.	Moosejaw, Sask.	5	500 00
Smith, Wm. H.	Carman, Man.	5	500 00
Siebenbaum, H.	Victoria, B.C.	13	1,300 00
Smith, Edw. J. C.	Victoria, B.C.	5	500 00
Spencer, John H.	Vancouver, B.C.	1	100 00
Solis, E. H.	Montreal, Que.	5	500 00
Sutherland, Wm. H.	Ingersoll, Ont.	5	500 00
Storey, D.	Ottawa, Ont.	5	500 00
Struthers, Est. R. B.	Montreal, Que.	5	500 00
Scott, Angus M.	Edmonton, Alta.	5	500 00
Skitch, Alfred.	Welland, Ont.	2	200 00
Stuart, T. R.	Calgary, Alta.	5	500 00
Thomas, Robt. C.	Calgary, Alta.	20	2,000 00
Thorne, Levert H.	St. John, N.B.	1	100 00
Turner, Hyles E.	Winnipeg, Man.	5	500 00
Taylor, Frank L.	Winnipeg, Man.	5	500 00
Troughton, E.	Lumsden, Sask.	2	200 00
Trudel, Benoit.	Montreal, Que.	3	300 00
Tennant, W. B.	St. John, N.B.	5	500 00
Urquart, Andrew.	Vancouver, B.C.	20	2,000 00
Wilson, Alexander.	Boharm, Sask.	5	500 00

10 GEORGE V, A. 1920

THE DOMINION FIRE INSURANCE COMPANY--*Concluded.*LIST OF SHAREHOLDERS--*Concluded.*

Name.	Address.	No. of shares	Amount subscribed and paid in cash.
			\$ cts.
Welch, Alex. Robt.	Boissevain, Man	10	1,000 00
White & Manahan	Winnipeg, Man	5	500 00
Wellington, John H.	Moosejaw, Sask	10	1,000 00
Walton, Geoffrey H.	Sidney, B.C.	25	2,500 00
Williams, David	Calgary, Alta	10	1,000 00
White, Est. John	Halifax, N.S.	10	1,000 00
Watterworth, Mrs. M.	Ingersoll, Ont.	5	500 00
Whitelaw, R.	Woodstock, Ont.	2	200 00
Wilkinson, W. T.	Amherstburg, Ont.	2	200 00
Walker, Thaddeus, M.D.	Walkerville, Ont.	81	8,400 00
White, Hugh	Toronto, Ont.	5	500 00
Wallis, H. A.	Killarney, Man	10	1,000 00
Williamson, Daniel W.	Edmonton, Alta	5	500 00
Williamson, Robt. T.	"	5	500 00
Totals .....	.....	2,500	250,000 00

SESSIONAL PAPER No. 8

THE DOMINION GRESHAM GUARANTEE AND CASUALTY COMPANY.

LIST OF DIRECTORS—(As at Feb. 28, 1919).

Fred. W. Evans, Pres.; Wm. Hanson, Vice-Pres.; J. M. Fortier, Sir Hormisdas Laporte, F. W. Fairman

LIST OF SHAREHOLDERS—(As at Feb. 28, 1919).

Name.	Address.	No. of shares	Amount subscribed and paid in cash. \$ cts.
Laporte, Sir Hormisdas.....	Montreal, Que.....	10	1,000 00
Evans, Fred W.....	".....	10	1,000 00
Fortier, J. M.....	".....	10	1,000 00
Hanson, Wm.....	".....	10	1,000 00
Fairman, F. W.....	".....	10	1,000 00
Gresham Fire & Accident Insurance Society, Ltd.....	London, Eng.....	950	95,000 00
Gresham Life Assurance Society, Limited.....	".....	1,000	100,000 00
Totals.....		2,000	200,000 00

DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 28, 1920.)

Colonel A. E. Gooderham, Pres.; C. D. Warren, Vice-President; C. A. Withers, Managing Director;
W. G. Blackstock, Sir. D. D. Mann, Geo. E. Gooderham and Douglas G. Ross.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1919.)

Name.	No. of shares.	Amount subscribed. \$ cts.	Amount paid in cash. \$ cts.
McKinnon Estate.....	100	10,000 00	10,000 00
Warren, C. D.....	35	3,500 00	3,500 00
Warren, G. S.....	50	5,000 00	5,000 00
Patterson, R. L., Estate.....	50	5,000 00	5,000 00
Cream Estate.....	20	2,000 00	2,000 00
Archer Estate.....	50	5,000 00	5,000 00
Thornton, J. I.....	20	2,000 00	2,000 00
Lowndes Estate.....	30	3,000 00	3,000 00
Flett Estate.....	50	5,000 00	5,000 00
Ross, Mrs. A. M.....	160	16,000 00	16,000 00
Blackstock, H. V.....	30	3,000 00	3,000 00
Mann, Sir Donald.....	100	10,000 00	10,000 00
Gooderham, Col. A. E.....	200	20,000 00	20,000 00
Gooderham Estate.....	6	600 00	600 00
Gooderham, Mrs. Ruby M.....	5	500 00	500 00
Blackstock, W. G.....	20	2,000 00	2,000 00
Roberts, A. C.....	70	7,000 00	7,000 00
Ross, D. G.....	20	2,000 00	2,000 00
Gooderham, W. G.....	160	16,000 00	16,000 00
Gooderham, G. H.....	200	20,000 00	20,000 00
Gooderham, G. E.....	40	4,000 00	4,000 00
Gooderham, M. R.....	200	20,000 00	20,000 00
Estate of Geo. Gooderham a/c of H. V. Blackstock.....	200	20,000 00	20,000 00
Estate of Geo. Gooderham a/c of A. M. Ross.....	180	18,000 00	18,000 00
Estate of Geo. Gooderham a/c of L. M. Beatty.....	200	20,000 00	20,000 00
Estate of Geo. Gooderham a/c of V. D. Bird.....	200	20,000 00	20,000 00
Withers, C. A.....	50	5,000 00	2,520 00
Totals.....	2,500	250,000 00	246,920 00

10 GEORGE V, A. 1920

THE FIRE INSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at Feb. 20, 1920.)

Hon. Senator R. Dandurand, K.C., P.C., Pres.; J. E. Clement, Vice-Pres. and Manager; James Auld, Hon. Senator C. P. Beaubien, J. M. Fortier, C. M. Hart, N. Lavoie, Hon. R. Lemieux, K.C., P.C., Donat Raymond, Captain William Robinson, W. G. Ross, S.S.D.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1919.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Archambault, Melle A.	Montreal, Que.	5	500 00	200 00
Auld, J.	Winnipeg, Man.	25	2,500 00	1,000 00
Barry, Wm.	Montreal, Que.	10	1,000 00	400 00
Beaubien, Hon. Sen. C. P.	"	26	2,600 00	1,040 00
Beaubien, L. de G.	"	50	5,000 00	2,000 00
Beaubien & Cie, L. G.	"	50	5,000 00	2,000 00
Begg, H.	Toronto, Ont.	25	2,500 00	1,000 00
Bégin, J. W.	St. Moise Station, Que.	2	200 00	80 00
Bienvenu, Tancrede,	Montreal, Que.	20	2,000 00	800 00
Blondeau, J. A.	"	5	500 00	200 00
Boulanger, J. Emile	Montmagny, Que.	1	100 00	40 00
Boulet, J. S.	Joliette, Que.	15	1,500 00	600 00
Bourbonnais, H.	Montreal, Que.	5	500 00	200 00
Bourdon, Dr. Ch. A.	"	5	500 00	200 00
Boutin, P. A.	Quebec, Que.	25	2,500 00	1,000 00
Brown, Louis.	St. Luc, Que.	1	100 00	40 00
Campbell & Bellam	Beebe Jet., Que.	1	100 00	40 00
Chalifoux, Mde. G. P.	St. Hyacinthe, Que.	10	1,000 00	400 00
Charland, A.	Montreal, Que.	5	500 00	200 00
Choquet, J. A.	"	2	200 00	80 00
Clement, J. E.	"	250	25,000 00	10,000 00
Clement, J. F.	Waterloo, Que.	5	500 00	200 00
Cloutier, P. Z.	Fiset, P.O., Que.	2	200 00	80 00
Colt, L. S.	Massawippi, Que.	1	100 00	40 00
Copping, Wm.	Joliette, Que.	10	1,000 00	400 00
Corporation du College de l'Assomption.	L'Assomption, Que.	30	3,000 00	1,200 00
Cracknell, S. A.	Winnipeg, Man.	3	300 00	120 00
Currie, E. F.	Bedford, Que.	1	100 00	40 00
Dandurand, Hon. Senator Raoul	Montreal, Que.	75	7,500 00	3,000 00
D'Argencourt, L. O.	"	30	3,000 00	1,200 00
Demers, N. A.	St. Nicolas Station, Que.	1	100 00	40 00
Desjardins, C. Alf. R.	St. Andre de Kamouraska, Que.	5	500 00	200 00
Desrochers, F. B.	Montreal, Que.	15	1,500 00	600 00
Devault, Mde. Anna.	Outremont, Que.	5	500 00	200 00
Dionne, Dr. J. R.	Valleyfield, Que.	10	1,000 00	400 00
Douglas, J. R.	Amherst, N. S.	50	5,000 00	2,000 00
Dufour, Jos.	St. Moise, Que.	1	100 00	40 00
Edgar, Wm. J.	Welland, Ont.	5	500 00	200 00
Ewing, W. J.	Richmond, Que.	5	500 00	200 00
Filion, J. B.	Rimouski, Que.	1	100 00	40 00
Forest, L. P.	Montreal, Que.	50	5,000 00	2,000 00
Fortier, J. A.	Montmagny, Que.	1	100 00	40 00
Fortier, J. M.	Montreal, Que.	50	5,000 00	2,000 00
Fournier, Phil. A.	Buckingham, Que.	1	100 00	40 00
Gariépy, H.	Montreal, Que.	5	500 00	200 00
Gariépy, M.	"	3	300 00	120 00
Gauthier, E.	"	1	100 00	40 00
Grenier, L. H.	Plessisville, Que.	5	500 00	200 00
Grothé, R. O.	Montreal, Que.	50	5,000 00	2,000 00
Haines, E.	Reston, Man.	5	500 00	200 00
Hale, C. B.	Clinton, Ont.	1	100 00	40 00
Hand, P. H.	Winnipeg, Man.	5	500 00	200 00
Hare, Mrs. Wilhelmina M.	Westmount, Que.	10	1,000 00	400 00

SESSIONAL PAPER No. 8

THE FIRE INSURANCE COMPANY OF CANADA—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No of shares.	Amount subscribed	Amount paid in cash.
			\$ cts.	\$ cts.
Harshaw, A. T.	Napanee, Ont.	5	500 00	200 00
Hart, Chas. M.	Montreal, Que.	25	2,500 00	1,000 00
Heath, C. E.	London, England.	2,750	275,000 00	110,000 00
Ketcheson, H. F.	Belleville, Ont.	5	500 00	200 00
Labrecque, P. A.	D'Israeli, Que.	1	100 00	40 00
Lacroix, Alfred.	Montreal, Que.	50	5,000 00	2,000 00
Lafleur, Mde. Jeanne E.	"	10	1,000 00	400 00
Langevin, L. J. H.	Valleyfield, Que.	3	300 00	120 00
Langlois, H. H.	Sherbrooke, Que.	3	300 00	120 00
Lapaline, P.	Beloeil, Que.	1	100 00	40 00
Lavoie, N.	Quebec, Que.	25	2,500 00	1,000 00
Lefebvre, L.	Montreal, Que.	5	500 00	200 00
Lefebvre, P.	"	50	5,000 00	2,000 00
Lemieux, Hon. Rodolphe.	"	50	5,000 00	2,000 00
Lespérance, A. P.	"	10	1,000 00	400 00
Lessard, G. E.	"	10	1,000 00	400 00
Lymburner, L. M.	"	150	15,000 00	6,000 00
MacInnes, Wm.	"	1	100 00	40 00
Marleau, C. A.	Valleyfield, Que.	10	1,000 00	400 00
Maurault, Mde. E. R.	L'Assomption, Que.	30	3,000 00	1,200 00
McFadyen & Co., Ltd., C. H.	Winnipeg, Man.	10	1,000 00	400 00
Mignault, Mlle. Cecile.	Montreal, Que.	35	3,500 00	1,400 00
Mignault, Mlle. Jeanne.	"	35	3,500 00	1,400 00
Mongeau, N.	"	1	100 00	40 00
Nesbitt, E. W.	Woodstock, Ont.	2	200 00	80 00
Oliver, C. J.	Mansonville, Que.	2	200 00	80 00
Olivier, L. H.	Sherbrooke, Que.	20	2,000 00	800 00
Ostigny, N. A.	Valleyfield, Que.	20	2,000 00	800 00
Pepin, D. E.	Magog, Que.	1	100 00	40 00
Philips, A.	Huntingdon, Que.	5	500 00	200 00
Prefontaine, T.	Montreal, Que.	10	1,000 00	400 00
Proctor, A. E.	Winnipeg, Man.	1	100 00	40 00
Quintal, Jos.	Montreal, Que.	25	2,500 00	1,000 00
Racine, Alphonse.	"	10	1,000 00	400 00
Ratelle, J. G.	Montreal, Que.	5	500 00	200 00
Raymond, D.	"	200	20,000 00	8,000 00
Richard, E.	"	5	500 00	200 00
Rivet, L.	"	5	500 00	200 00
Robinson, Wm.	Winnipeg, Man.	25	2,500 00	1,000 00
Ross, W. G.	Montreal, Que.	25	2,500 00	1,000 00
Savard & Lefebvre.	"	100	10,000 00	2,000 00
Simard, Mde. R. S.	"	10	1,000 00	400 00
Smith, F. W.	Winnipeg, Man.	5	500 00	200 00
St Germain, T. A.	St Hyacinthe, Que.	50	5,000 00	2,000 00
St. Pierre, Dr. W.	Montreal, Que.	5	500 00	200 00
Thorvaldson, S.	Riverton, Man.	10	1,000 00	400 00
Trudeau, J. B.	Montreal, Que.	2	200 00	80 00
Urbain, P.	"	15	1,500 00	600 00
Vallières, S. D.	"	20	2,000 00	800 00
Vaillancourt, E.	Thetford Mines, Que.	1	100 00	40 00
Walls, L. T.	Winnipeg, Man.	5	500 00	200 00
Wells, Wm. R.	Csar, Man.	1	100 00	40 00
Totals		4,840	484,000 00	191,520 00

10 GEORGE V, A. 1920

THE GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at Feb. 28, 1920.)

Edward Hay, Pres.; Col. J. F. Michie, Vice-Pres.; F. Norie-Miller, J.P.; J. A. MacIntosh, F. Richardson,
• Thos. H. Hall, Rt. Hon. Lord Morris, K.C.M.G., &c.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1919.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
F. Norie-Miller, J.P.	Perth, Scotland	20	2,000 00	500 00
J. A. MacIntosh	Toronto, Ont.	20	2,000 00	500 00
Frederick Richardson	Philadelphia, U.S.A.	20	2,000 00	500 00
Thomas H. Hall	Toronto, Ont.	20	2,000 00	500 00
Edward Hay	Toronto, Ont.	20	2,000 00	500 00
Colonel J. F. Michie	Toronto, Ont.	20	2,000 00	500 00
Rt. Hon. Lord Morris, K.C.M.G., etc.	London, England	20	2,000 00	500 00
Gallac Securities Co.	Wilmington, Del, U.S.A.	3,860	386,000 00	96,500 00
Totals		4,000	400,000 00	100,000 00

SESSIONAL PAPER No. 8

THE GENERAL ANIMALS INSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at Jan. 27, 1920.)

Robert Ness, Pres.; L. A. Lavallée, K.C., 1st Vice-Pres.; A. P. Frigon, 2nd Vice-Pres.; Baron J. d'Halewyn, Secretary; L. P. Barard, K.C., J. N. A. Perrault, N. Rochon.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1919.)

Name.	Address.	No of shares.	Amount subscribed	Amount paid in cash.
			\$ cts	\$ cts.
Provost, Jos.	Sault au Recollet, Que.	1	100 00	60 00
Monette, Dr. W.	Montreal, Que.	44	4,400 00	2,640 00
Senecal, T. P.	Sault au Recollet, Que.	6	600 00	360 00
Rochon, Nap.	Montreal, Que.	88	8,800 00	5,280 00
Vallières, Limitée.	"	1	100 00	60 00
Généreux, Dr. D.	"	50	5,000 00	3,000 00
Agla, A.	Harrow, Ont.	1	100 00	60 00
Duchêne, Dr. J. D.	Quebec, Que.	5	500 00	300 00
d'Halewyn, Baron J.	Montreal, Que.	51	5,100 00	3,030 00
Lachapelle, Dr. E. P.	Sault au Recollet, Que.	1	100 00	60 00
Masson, Dr. R. A.	Montreal, Que.	23	2,300 00	1,380 00
Colin, Dr. A.	Grand'Mère, Que.	1	100 00	60 00
Paradis, J. G.	Lac aux Saumons, Que.	2	200 00	120 00
Desaulniers, E., N.P.	Montreal, Que.	5	500 00	300 00
Michaud, F.	"	2	200 00	120 00
Aitken, W. R.	"	5	500 00	300 00
Archambault, Dr. U.	Hull, Que.	20	2,000 00	1,200 00
Chauret, A. N.P.	Ste. Geneviève, Que.	5	500 00	300 00
Delorme, E.	Sault au Recollet, Que.	8	800 00	480 00
Gagnon, J. L. S.	Ahuntsic, Que.	7	700 00	420 00
Laporte, H., Sir	Montreal, Que.	4	400 00	240 00
Champagne, A.	"	100	10,000 00	6,000 00
Larivière, Hon. A. A. C.	"	1	100 00	60 00
Marchand, C. A.	"	10	1,000 00	600 00
Kannon, Dr. M.	"	10	1,000 00	600 00
Chatelain, S.	St. André Avelin, Que.	1	100 00	60 00
Alarie, Dr. G.	Joliette, Que.	2	200 00	120 00
Sawyer, E.	Montreal, Que.	10	1,000 00	600 00
Cleveland, Dr. H. R.	Danville, Que.	1	100 00	60 00
Daigneault, Dr. F. H.	Acton Vale, Que.	1	100 00	60 00
Barette, J. A., N.P.	St. Barthelemy, Que.	1	100 00	60 00
Sylvestre, Dr. L. P.	"	1	100 00	60 00
Laurin, Dr. A. M.	Buckingham, Que.	10	1,000 00	600 00
Chevrier, Dr. R.	Ottawa, Ont.	5	500 00	300 00
Tracy, Dr. A. W.	Sherbrooke, Que.	2	200 00	120 00
Janelle, Dr. J. A.	"	2	200 00	120 00
Duhamel, E.	Granby, Que.	1	100 00	55 00
Martin, S.	"	1	100 00	60 00
Lavallée, L. A., C.R.	Montreal, Que.	56	5,600 00	3,360 00
Bérard, L. P., C.R.	"	114	11,400 00	6,840 00
Mackay, Mme. A. Perrier.	Papineauville, Que.	10	1,000 00	600 00
Gauthier, J. A.	Hull, Que.	5	500 00	300 00
Watson, Dr. John.	Howick, Que.	5	500 00	300 00
Dupuis, H.	Hull, Que.	10	1,000 00	600 00
Frigon, A. P.	Montreal, Que.	121	12,100 00	7,260 00
Leduc, R. A.	"	58	5,800 00	3,480 00
Pilon, H., Dr.	Vaudreuil, Que.	2	200 00	120 00
Houle, Rev. J. B.	Marieville, Que.	5	500 00	300 00
Jodoin, M.	Montreal, Que.	20	2,000 00	1,200 00
Fauteux, Frs.	"	10	1,000 00	600 00
Lanctot, R., M.P.	St. Constant, Que.	20	2,000 00	1,200 00
Gonthier, Geo.	Montreal, Que.	1	100 00	60 00
Archambault, J.	Roxton Pond, Que.	1	100 00	60 00
Ness, R.	Howick, Que.	50	5,000 00	3,000 00

10 GEORGE V, A. 1920

THE GENERAL ANIMALS INSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed	Amount paid in cash.
			\$ cts.	\$ cts.
Monty, A.	Roxton Pond, Que ..	3	300 00	180 00
St. Pierre, I.	" ..	2	200 00	120 00
Phaneuf, A.	St. Antoine, Que ..	1	100 00	60 00
Melançon, H.	Ottawa, Ont.	5	500 00	300 00
Perrault, J. N. A.	Montreal, Que.	50	5,000 00	3,000 00
Totals.		1,038	103,800 00	62,275 00

THE GLOBE INDEMNITY COMPANY OF CANADA.

(Formerly the Canadian Railway Accident Insurance Company.)

LIST OF DIRECTORS—(As at Feb. 19, 1920).

J. Gardner Thompson, Pres.; Lewis Laing, Vice-Pres.; M. Chevalier, Sir Frederick Williams-Taylor,
Sir Alexandre Lacoste, A. G. Dent, W. Molson Macpherson, J. D. Simpson, Jas. Carruthers.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1919.)

Name.	Address.	Amount sub- scribed.	Amount paid in cash.
		\$ cts.	\$ cts.
Liverpool & London & Globe Insurance Co., Ltd. .	Liverpool, Eng. . .	495,500 00	198,200 00
Sir Frederick Williams-Taylor	Montreal, Que. . .	500 00	200 00
Sir Alexandre Lacoste	" ..	500 00	200 00
A. G. Dent	Liverpool, Eng	500 00	200 00
J. Gardner Thompson	Montreal, Que	500 00	200 00
Lewis Laing. . .	" ..	500 00	200 00
J. D. Simpson. . .	" ..	500 00	200 00
W. Molson Macpherson	" ..	500 00	200 00
M. Chevalier . . .	" ..	500 00	200 00
Jas. Carruthers . . .	" ..	500 00	200 00
Totals		500,000 00	200,000 00

SESSIONAL PAPER No. 8

THE GUARANTEE COMPANY OF NORTH AMERICA.

LIST OF DIRECTORS—(As at Feb. 20, 1920.)

Henry E. Rawlings, President; William McMaster, Vice-President; Sir Vincent Meredith, Bart., Jas B. Forgan, Hon. E. C. Smith, Philip Stockton, Thomas De Witt Cuyler, John Macdonald, Sir Augustus Nanton, Frank Scott.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1919.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$	\$ cts.
Bellingham, Mrs. Grace St. Clair	Montreal, Que.	15	750	750
Bailey, Mrs. Ernest V.	Quebec, Que.	4	200	200
Barrow, Septimus	"	5	250	250
Campbell, Robert, estate of	"	210	10,500	10,500
Carter, Mrs. Edith L.	Montreal, Que.	20	1,000	1,000
Cummings, Mrs. E. M.	Vancouver, B.C.	509	25,450	8,930
Dixon, B. Homer, estate of	Toronto, Ont.	100	5,000	5,000
Furnival, Mrs. Amy	Napanee, Ont.	20	1,000	1,000
Gale, Alfred J. V.	Hull, Que.	5	250	250
Gale, G. Gordon	"	4	200	200
Gale, Dr. Ernest G.	Quebec, Que.	4	200	200
Gale, Dr. Whithall P., estate of	"	4	200	200
Gilroy, Mrs. Beatrice	Winnipeg, Man.	75	3,750	750
Girdwood, Miss Fannie S. M. M.	Montreal, Que.	34	1,700	340
Gibb, Jas. D., estate of	"	30	1,500	1,500
Glasco, Mrs. B. M.	"	510	25,500	8,980
Gunn, Geo. C.	London, Ont.	10	500	100
Gunn, Mrs. Theresa M.	"	10	500	100
Gundry, Mrs. M. A., estate of	Toronto, Ont.	75	3,750	750
Hamilton, John	Quebec, Que.	50	2,500	2,500
Hebden, E. F.	Montreal, Que.	20	1,000	600
Lindsay, Miss Amy C.	"	20	1,000	1,000
Lindsay, Cecil V.	"	20	1,000	1,000
Lindsay, Douglas V.	Georgeville, Que.	20	1,000	1,000
Morrice, D., estate of	Montreal, Que.	10	500	100
Morrice, W. J.	"	10	500	100
Morrice, David, jr., estate of	"	10	500	100
Morrice, A. A.	Toronto, Ont.	10	500	100
Morrice, R. B.	Montreal, Que.	10	500	100
Morrice, J. W.	"	10	500	100
McMaster, Wm.	"	70	3,500	2,700
Macdonald, John	Toronto, Ont.	20	1,000	200
Meredith, Sir Vincent, Bart.	Montreal, Que.	25	1,250	1,250
Macculloch, Wm., estate of	Toronto, Ont.	6	300	60
Macculloch, Robertson	Montreal, Que.	6	300	60
Macculloch, Henry	"	6	300	60
Macculloch, Robertson and Royal Trust Co. trust 1	"	6	300	60
Meculloch, Robertson and Royal Trust Co. trust 2	"	6	300	60
MacTier, Mrs. Ethel	"	14	700	700
Nanton, Sir Augustus	Winnipeg, Man.	50	2,500	500
Nelles, R. Campbell and Royal Trust Co., executors	Montreal, Que.	210	10,500	10,500
Piddington, Mrs. Susan, estate of	Quebec, Que.	3	150	150
Piddington, Florence	"	3	150	150
Piddington, Ethel E.	"	3	150	150
Piddington, Arthur G.	Montreal, Que.	6	300	300
Piddington, Samuel	Ottawa, Ont.	21	1,050	1,050
Piddington, Alfred	Montreal, Que.	23	1,150	1,150
Piddington, Mrs. Annie, institute	Quebec, Que.	21	1,050	1,050
Poliwka, H. Billingsley	"	5	250	250
Ross, Frank W.	"	120	6,000	1,200
Riddell, Alex. F.	Montreal, Que.	10	500	100
Ramsay, William	Toronto, Ont.	60	3,000	3,000

10 GEORGE V, A. 1920

THE GUARANTEE COMPANY OF NORTH AMERICA—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$	\$
Rawlings, Edward, estate of	Montreal, Que	50	2,500	1,500
Rawlings, H. E. A	"	675	33,750	18,390
Rawlings, Mrs. Lucretia C., estate of	"	4,343	217,150	72,870
Rawlings, Miss A. L.	"	511	25,550	9,030
Rawlings, George W.	"	510	25,500	8,980
Rawlings, W. T.	"	610	30,500	13,940
Rawlings, Edward, estate of Scott, Richard B., Curator	"	1,009	50,450	17,370
Renfrew, Mrs. G. Constance	Quebec, Que	3	150	150
Scott, Frank	Montreal, Que	20	1,000	200
Smith, Larratt W., estate of	Toronto, Ont	100	5,000	5,000
Stayner, Mrs. H. R.	"	53	2,650	2,650
Stayner, T. Sutherland, estate of	"	90	4,500	2,900
Stayner, Winslow S., Rev	Colchester, England	137	6,850	5,250
Torrance, Jas. F., estate of	Montreal, Que	365	18,250	4,130
Torrance, John	"	366	18,300	4,180
Thomson, Geo. H	Quebec, Que	60	3,000	3,000
Walker, James R	Montreal, Que	6	300	60
Wells, Mrs. Vivian M	"	3	150	150
Withall, Wm. J., estate of	"	63	3,150	3,150
Wainwright, Wm., estate of	"	29	1,450	290
Wainwright, Wm. Arnold	"	6	300	60
Wainwright, Eric Foster	"	5	250	50
Wainwright, Arnold	"	5	250	50
White, Mrs. Amelia	"	10	500	500
Atkins, Edw. F	Boston, Mass	100	5,000	5,000
Burroughs, Joseph H	Philadelphia, Pa	18	900	900
Bullions, Mrs. Letitia C	Troy, N. Y.	5	250	250
Barr, John W., jr	Louisville, Ky	10	500	500
Carver, Daniel G.	Binghampton, N.Y.	270	13,500	3,500
Carver, Geo. S	"	270	13,500	3,500
Comegys, B. B., estate of	Philadelphia, Pa	20	1,000	1,000
Cannon, H. W.	New York, N.Y.	230	11,500	7,500
Chafee, Z	Providence, R.I.	7	350	350
Chase, Mrs. Mamie F.	Nashville, Tenn.	10	500	500
Collins, Mrs. Burd Thaw	Pittsburg, Pa	5	250	250
Cuyler, Thos. DeWitt	Philadelphia, Pa.	200	10,000	2,000
Childs, Alice Walton	Pittsburg, Pa	5	250	250
Cook, Mrs. Clara Walton	"	5	250	250
Dunham, Mrs. Alice	Boston, Mass	6	300	300
Dorham, Mrs. E., estate of	Alleghany City, Pa	20	1,000	1,000
Dickson, Mrs. S. H.	"	6	300	300
Ditworth, Helen T	Pittsburgh, Pa.	3	150	150
Forgan, Jas B	Chicago, Ill	20	1,000	1,000
Fradley, J. Fred'k	New York, N.Y.	40	2,000	2,000
Girard Trust Co., trustee for Mary E. B Perot	Philadelphia, Pa	16	800	800
Girard Trust Co., trustees for Ellen D. Morris	"	16	800	800
Garrison, Mrs. Sallie E.	Pittsburg, Pa	14	700	700
Gorman, Mrs. Fanny A.	"	10	500	500
Hamilton, W. A	New York, N.Y.	24	1,200	800
Hartshorne, Charles, estate of	Philadelphia, Pa.	50	2,500	2,500
Hepburn, A. B	New York, N.Y.	20	1,000	1,000
Illinois Trust & Savings Bank, trustee under the will of the Hon. J. Russell Jones	Chicago, Ill	20	1,000	1,000
Keech, Mrs. Isabel H.	St. Louis, Mo	15	750	750
Lloyd, D. McK., estate of	Pittsburg, Pa	10	500	500
Loutrel, Cyrus F., estate of	South Orange, N.J.	50	2,500	2,500
Merrill, Mrs. Kate	Pasadena, Cal	10	500	500
Messler, Mrs. Maria R.	Pittsburg, Pa	14	700	700
Messler, Mrs. Agnes C.	"	28	1,400	1,400
McCook, Willis F	"	5	250	250
McCoy, Mrs. Mary E.	Alleghany City, Pa	20	1,000	1,000
McClintock, Mrs. Mary G.	Pittsburg, Pa.	13	650	650

SESSIONAL PAPER No. 8

THE GUARANTEE COMPANY OF NORTH AMERICA—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares	Amount subscribed.	Amount paid in cash.
			\$	\$
Pennsylvania Co. for insurance on lives and granting annuities,—Trustees under will of Jos. W. Drexel, deceased, for Eliza-Drexel Lehr.....	Philadelphia, Pa.	50	2,500	2,500
Pennsylvania Co., etc.—Trustees—				
for Lucy Drexel Dahlgren.....	" "	50	2,500	2,500
for Josephine Drexel Henry.....	" "	50	2,500	2,500
for Penrose, Charles Bingham.....	" "	50	2,500	2,500
Quarrier, Cushman.....	Louisville, Ky.	10	500	500
Ricketson, Mrs. Clementine G.....	Pittsburg, Pa.	13	650	650
Reed, Elizabeth T.....	New Haven, Conn.	3	150	150
Scully, Ida Walton.....	Pittsburg, Pa.	5	250	250
Sherrill, Mrs. Geo. Gibbs.....	New York, N.Y.	40	2,000	2,000
Smith, Hon. J. Gregory, estate of.....	St. Albans, Vt.	80	4,000	4,000
Smith, Hon. E. C.....	" "	20	1,000	1,000
Schoonmaker, James M.....	Pittsburg, Pa.	20	1,000	1,000
Stockton, Philip.....	Boston, Mass.	20	1,000	1,000
Thaw, Wm.....	Pittsburg, Pa.	5	250	250
Thompson, Dorothea.....	" "	3	150	150
Thompson, Jean R.....	" "	3	150	150
Thompson, Mary Thaw, testamentary trustee.....	" "	3	150	150
Van Cleef, Mary T.....	New York, N.Y.	5	250	250
Weld, C. Minot.....	Boston, Mass.	10	500	500
Totals.....		13,372	668,600	304,600

THE GUARDIAN INSURANCE COMPANY OF CANADA.

(Formerly The "Guardian Accident and Guarantee Company.")

LIST OF DIRECTORS—(As at Feb. 29, 1920).

K. W. Blackwell, Pres.; D. F. Angus, Vice-Pres.; H. M. Lambert, Managing Director; A. G. Sweet, Hon. A. W. Atwater, K.C.; Hon. E. Hubbard, F. W. Molson, F. L. Wanklyn, Geo. W. Reynolds.

LIST OF SHAREHOLDERS (As at Dec. 31, 1919.)

Name.	Address.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
Angus, D. Forbes.....	Montreal, Que.....	2,500 00	937 50
Atwater, Honourable A. W.....	" ".....	2,500 00	937 50
Blackwell, K. W.....	" ".....	2,500 00	937 50
Hubbard, Honourable Evelyn.....	London, England.....	2,500 00	937 50
Lambert, H. M.....	Montreal, Que.....	2,500 00	937 50
Molson, F. W.....	" ".....	2,500 00	937 50
Reynolds, Geo. W.....	London, England.....	2,500 00	937 50
Sweet, A. G.....	" ".....	2,500 00	937 50
Wanklyn, F. L.....	Montreal, Que.....	2,500 00	937 50
Guardian Assurance Company, Ltd.....	London, England.....	977,500 00	366,562 50
Totals.....		1,000,000 00	375,000 00

10 GEORGE V, A. 1920

THE HALIFAX FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 24, 1920.)

Hon. Wm. Roche, Pres.; Jas. Moorman, Vice-Pres.; E. S. Goudge, Secretary; H. G. Bauld, Edmund G. Smith, E. J. Longard, E. G. Smith, F. P. Bligh, A. G. Cross.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1919.)

Name and Address.	No. of shares.	Amount subscribed and paid in cash.
		\$ cts.
C. W. Archibald, Truro	12	480 00
Mrs. S. A. Boardman, c/o Royal Trust Co	10	400 00
Mrs. F. M. Black, c/o Bank of Montreal	20	800 00
H. G. Bauld c/o Bauld Bros.	40	1,600 00
J. H. Burton, Cookshire, P.Q.	102	4,080 00
F. M. Burton, 26 Green St., Halifax	59	2,360 00
Miss M. S. Brown, 36 Kent St., Halifax	60	2,400 00
Mrs. E. Bauld, 192 Barrington St., Halifax	56	2,240 00
F. P. Bligh, 60 Bedford Row, Halifax	40	1,600 00
L. D. G. Bentley, 18 Baldwin St., Newton, Mass.	10	400 00
Mrs. M. B. C. Cowper, Corstorphine, Scotland	60	2,400 00
Mrs. M. T. C. Collins, Oakley, Bedfordshire, Eng.	56	2,240 00
P. S. Crichton, 2 Carver St., Cambridge, Mass.	5	200 00
J. A. Crichton, 36 Brunswick Ave., W. Somerville, Mass.	4	160 00
Rev. A. B. Crichton, Bantam, Conn.	8	320 00
Jessie E. Clay, 4 Cypress Terrace, Brookline, Mass.	5	200 00
A. E. B. Clay, Boston Insurance Co., Boston	2	80 00
Mrs. E. Campbell, 275 Barrington St. Halifax	18	720 00
Est. P. Coffin, Petite Riviere Bridge, N.S.	15	600 00
Miss C. B. Clarke	20	800 00
Mrs. A. E. Cogswell, 148 Albert St., Kingston, Ont.	20	800 00
Rev. W. H. L. Cogswell, c/o J. Y. Payzant & Son, Hollis St., Halifax	15	600 00
H. S. Creighton, Dartmouth, N.S.	1	40 00
J. M. Creighton, Dartmouth, N.S.	1	40 00
Mrs. S. Creighton, Dartmouth, N.S.	1	40 00
Mrs. L. H. Creed, Dartmouth, N.S.	24	960 00
A. G. Cross, c/o F. B. McCurdy & Co., Halifax	40	1,600 00
Canada Corporations, Ltd., c/o F. B. McCurdy & Co., Halifax	3,867	154,680 00
Est. T. Duncanson, c/o J. H. Burton, Cookshire, Quebec	22	880 00
Mrs. I. Christie, Est. of Victoria, B.C.	12	480 00
Miss Letitia Farrell, c/o Imperial Bank of Canada, Toronto, Ont.	26	1,040 00
Miss Teresa Farrell, c/o Imperial Bank of Canada, Toronto, Ont.	20	800 00
Wm. Fraser, Fraser Mill, Antigonish Co., N.S.	10	400 00
Mrs. M. E. Guluver, Guelph, Ontario	8	320 00
R. R. Gilpin, Grand Forks, B.C.	24	960 00
Bessie C. Grant	12	480 00
Miss Una Gray, 25 Broad St., Bangor, Maine	2	80 00
Home for Aged, c/o A. B. Wiswell, Halifax	27	1,080 00
Mrs. A. E. Hunter, Bridgewater, N.S.	5	200 00
Mrs. C. K. Hood, Randolph, Mass.	4	160 00
Mrs. C. G. Hext, c/o Union Bank of Scotland, 62 Cornhill, London E.C.	10	400 00
Mrs. H. C. Hart, Montreal Clearing House.	36	1,440 00
Industrial School, c/o Harold Oxley	12	480 00
Institution for Deaf, c/o Andrew MacKinlay	12	480 00
Est. J. W. Johnson, c/o J. Y. Payzant & Son	20	800 00
M. E. Keefe, 96 Quinpoil Rd., Halifax	75	3,000 00
Est. G. E. Kennedy, Mrs. Kennedy, Wolfville	37	1,480 00
E. J. Longard, Inglis St., Halifax	40	1,600 00
Mrs. L. C. Marcon, Plymouth, England	9	360 00
C. G. Myers, 7 South St., Halifax	10	400 00
Mrs. R. E. McLeod, Kenloch, Inv. Co., N.S.	20	800 00
Est. Wm. Muir, c/o W. H. Fulton	2	80 00
Miss F. L. McLennan, c/o Josiah B. Thomas Hospital, Peabody, Mass.	8	320 00
J. D. & P. A. McGregor, New Glasgow, N.S.	25	1,000 00

SESSIONAL PAPER No. 8

THE HALIFAX FIRE INSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name and Address.	No. of shares.	Amount subscribed and paid in cash.
		\$ cts
Mrs. E. A. Morris, Middleton, N.S.	5	200 00
W. I. McDougall, Eastern Securities Co.	126	5,040 00
James Moorman, c/o F. B. McCurdy & Co., Halifax	40	1,600 00
Mrs. E. E. Morash, Dartmouth, N.S.	8	320 00
J. C. McIntosh & Co., Halifax	1	40 00
Est. W. H. Pallister, c/o Dr. Flinn, 84 Morris St., Halifax	44	1,760 00
W. L. Payzant et al, 95 Hollis St., Halifax	142	5,680 00
Hon. Wm. Roche, Upper Water St. Halifax	40	1,600 00
Mrs. E. Ross, Queen St., Tururo, N.S.	18	720 00
Mrs. H. Rodgers, Amherst, N.S.	8	320 00
Mrs. M. J. Sinclair, 18 Kent St., Halifax	30	1,200 00
John Shielss, 243 Creighton St., Halifax	28	1,120 00
Dr. M. A. B. Smith, Dartmouth, N.S.	5	200 00
Est. R. J. Sweet, c/o Chas. Bell, Maritime Dental Supply Co., Halifax	10	400 00
J. Elliott Smith, Wolfville, N.S.	50	2,000 00
Mrs. E. A. G. Sutherland, Windsor, N.S.	14	560 00
Miss L. M. Smith, 103 Inglis St., Halifax	5	200 00
E. G. Smith, 60 Bedford Row, Halifax	40	1,600 00
Mrs. M. R. Salter, Alexandra Hotel South St., Halifax	5	200 00
Mrs. W. Stevens, Dartmouth, N.S.	1	40 00
A. L. Stevenson, 407 Hastings St., Vancouver	15	600 00
Mrs. M. Taylor, c/o C. N. S. Strickland, 69 Spring Garden Rd., Halifax	20	800 00
W. R. Thomas, c/o Royal Bank of Can. Halifax	64	2,560 00
D. J. Tullough, 537 North St., Bridgewater, Mass.	8	320 00
Toronto General Trust, Toronto, Ont.	12	480 00
W. P. C. Wills, c/o Bank of England, London	100	4,000 00
D. C. Woodill, Mrs. D. C. Woodill, 136 Vinton St., Melrose, Mass	10	400 00
Est. of Woodill, c/o Miss M. E. Woodill, 150 Trenton St., Melrose, Mass	92	3,680 00
Totals	6,000	240,000 00

10 GEORGE V, A. 1920

THE HUDSON BAY INSURANCE COMPANY.

LIST OF DIRECTORS (As at Feb. 27th, 1920.)

William Mackay, Pres.; Fred. W. Walker, Vice-Pres.; J. H. Labelle, Managing Director; George Chappell;
W. H. Barker, George B. Fraser, P. R. Gault, P. J. Quinn, A. St. Cyr.

LIST OF SHAREHOLDERS (As at Dec. 31, 1919).

Name.	Address.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
Royal Insurance Co., Ltd.....	Liverpool, Eng.....	842,900 00	223,475 00
Geo. Chappell.....	".....	2,500 00	625 00
W. Mackay.....	Montreal, Que.....	2,500 00	625 00
J. H. Labelle.....	".....	2,500 00	625 00
P. J. Quinn.....	Toronto, Ont.....	2,500 00	625 00
P. R. Gault.....	Montreal, Que.....	2,500 00	625 00
A. St. Cyr.....	".....	2,500 00	625 00
F. W. Walker.....	Vancouver, B.C.....	2,500 00	625 00
W. H. Barker.....	".....	2,500 00	625 00
L. F. Fulmore.....	Macoun, Sask.....	100 00	25 00
T. J. James.....	Rouleau, Sask.....	500 00	125 00
O. S. Chapin.....	Calgary, Alta.....	2,500 00	625 00
E. F. Comber.....	Selkirk, Man.....	500 00	125 00
W. Simington.....	Moosejaw, Sask.....	1,000 00	250 00
A. H. Woolliams.....	".....	1,000 00	250 00
E. J. D. Jones.....	Alameda, Sask.....	400 00	100 00
C. Spencer.....	Vancouver, B.C.....	1,000 00	250 00
Geo. B. Fraser.....	Montreal, Que.....	2,500 00	625 00
Totals.....	.....	872,400 00	230,850 00

SESSIONAL PAPER No. 8

THE IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS (As at Feb. 20, 1920.)

Herbert C. Cox, Pres.; Noel Marshall, Vice-Pres.; R. Bickerdike, Elias Rogers, S. Burrows, G. A. Morrow, W. D. Robb, Lieut.-Col. P. G. Goldsmith, M.D., D. B. Hanna, W. G. Morrow, A. McT. Campbell, W. B. Meikle, E. Willans.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1919.)

Name.	Address.	No. of shares	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Cox, Hon. G. A. estate	Toronto, Ont	1,750	175,000 00	35,000 00
Cox, H. C.	"	650	65,000 00	13,000 00
Cox, E. W., estate	"	1,000	100,000 00	20,000 00
Davis, A. L., estate	"	1,000	100,000 00	20,000 00
Goldsmith, Lieut.-Col., P.G.M.D.	"	250	25,000 00	5,000 00
Morrow, G. A.	"	150	15,000 00	3,000 00
Marshall, Noel	"	350	35,000 00	7,000 00
Rogers, Elias	"	100	10,000 00	2,000 00
Willans, E.	"	500	50,000 00	10,000 00
Central Canada L. & S. Co.	"	2,150	215,000 00	43,000 00
Hanna, D. B.	"	100	10,000 00	2,000 00
Cox, F. W.	"	100	10,000 00	2,000 00
Toronto Savings & Loan Co.	Peterboro, Ont.	550	55,000 00	11,000 00
Morrow, W. G.	"	400	40,000 00	8,000 00
Kenny, J. J. (estate)	San Francisco, Cal.	500	50,000 00	10,000 00
Bickerdike, R.	Montreal, Que.	100	10,000 00	2,000 00
Burrows, S.	Belleville, Ont.	100	10,000 00	2,000 00
Robb, W. D.	Montreal, Que.	50	5,000 00	1,000 00
Campbell, A. McT.	Winnipeg, Man.	100	10,000 00	2,000 00
Meikle, W. B.	Toronto, Ont.	100	10,000 00	2,000 00
Totals		10,000	1,000,000 00	200,000 00

IMPERIAL UNDERWRITERS CORPORATION OF CANADA.

LIST OF DIRECTORS—(Feb. 28, 1920.)

Lyman Root, President and Managing Director; Robert Lynch Stailing, Vice President; A. R. Williams, H. F. Petman, W. J. Blackburn, Geo. S. Lyon, Thomas A. Brydall, Charles J. Harvey, H. W. Muskett.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1919.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Lyman Root	Toronto	25	2,500 00	956 50
Robert Lynch Stailing	"	25	2,500 00	956 50
A. R. Williams	"	25	2,500 00	956 50
H. F. Petman	"	25	2,500 00	956 50
W. J. Blackburn	"	25	2,500 00	956 50
Geo. S. Lyon	"	25	2,500 00	956 50
H. W. Muskett	"	25	2,500 00	956 50
Thos. A. Brydall	"	25	2,500 00	956 50
Charles J. Harvey	"	25	2,500 00	956 50
Sun Insurance Office	London, England	4,349	434,900 00	166,391 50
Totals		4,574	457,400 00	175,000 00

10 GEORGE V, A. 1920

KINGS MUTUAL FIRE INSURANCE COMPANY.

LIST OF DIRECTORS (As at Feb. 19, 1920.)

S. C. Parker, Pres.; J. W. Hutchinson, Vice-Pres.; S. V. Sanford, M. K. Ellis, G. W. L. McLean, H. S. Shaw,
P. L. Morse.

THE LIVERPOOL-MANITOBA ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 28, 1920.)

J. Gardner Thompson, President and Managing Director; Lewis Laing, Vice-President and Secretary;
A. G. Dent, J. C. Rimmer, Sir Alexandre Lacoste, M. Chevalier, W. Molson Macpherson, Sir Frederick
Williams-Taylor, John Emo, James Carruthers.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1919.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid cash.
			\$	\$
Liverpool & London & Globe Insurance Co., Ltd.	Liverpool, Eng	4,750	475,000	166,250
A. G. Dent.	"	25	2,500	875
J. C. Rimmer.	"	25	2,500	875
M. Chevalier.	Montreal, Que	25	2,500	875
Sir A. Lacoste.	"	25	2,500	875
W. M. Macpherson.	"	25	2,500	875
Sir F. Williams-Taylor.	"	25	2,500	875
J. Gardner Thompson.	"	25	2,500	875
Lewis Laing.	"	25	2,500	875
John Emo.	"	25	2,500	875
James Carruthers.	"	25	2,500	875
Totals.		5,000	500,000	175,000

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT COMPANY
OF CANADA.

LIST OF DIRECTORS—(As at Feb. 29, 1920.)

Alfred Wright, Pres.; Alex. MacLean, Manager and Secretary; C. E. Sword, Geo. C. Howie, A. E. Blogg,

LIST OF SHAREHOLDERS—(As at Dec. 31, 1919.)

Name.	Address.	Amount subscribed.	Amount paid in cash.
		\$	\$
Wright, Alfred	Toronto, Ont	2,000	1,600
Sword, C. E.	Montreal, Que.	2,000	1,600
Blogg, A. E.	Toronto, Ont.	2,000	1,600
Howie, Geo. C.	New York, N.Y.	2,000	1,600
MacLean, Alex.	Toronto, Ont	2,000	1,600
London and Lancashire Fire Insurance Co., Ltd.	London, Eng	490,000	392,000
Totals		500,000	400,000

SESSIONAL PAPER No. 8

THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at Feb. 9, 1920).

A. H. C. Carson, Pres.; F. D. Williams, Vice-Pres.; A. C. McMaster, W. T. Kernahan, S. G. M. Nesbitt,
H. N. Cowan, G. M. Willoughby, W. H. Hunter and W. J. Willcox.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1919).

Name.	Address.	No. of shares.	Amount subscribed	Amount paid in cash.
			\$ cts.	\$ cts.
A. H. C. Carson and F. D. Williams	Toronto	1,010	101,000 00	17,675 00
W. T. Kernahan	"	10	1,000 00	175 00
A. H. C. Carson	"	10	1,000 00	175 00
F. D. Williams	"	10	1,000 00	175 00
A. C. McMaster	"	10	1,000 00	175 00
S. G. M. Nesbitt	Brighton, Ont.	10	1,000 00	175 00
H. N. Cowan	Toronto	10	1,000 00	175 00
G. M. Willoughby	"	10	1,000 00	175 00
W. J. Willcox	Winnipeg	10	1,000 00	175 00
W. H. Hunter	Toronto	10	1,000 00	175 00
Totals		1,100	110,000 00	19,250 00

THE MERCANTILE FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 27, 1920).

W. A. Sims, Pres.; A. E. Blogg, Managing Director; Alfred Wright, Secretary; Arthur W. Blake,
C. E. Sword, Alex. MacLean.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1919)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$	\$
Sims, W. A.	Bushey, Herts, Eng	20	2,000	400
Wright, Alfred	Toronto, Ont.	20	2,000	400
Blogg, A. E.	"	20	2,000	400
MacLean, Alex.	"	20	2,000	400
Sword, C. E.	Montreal, Que	20	2,000	400
Blake, Arthur W.	Winnipeg, Man	20	2,000	400
London and Lancashire Fire Insurance Co., Ltd.	Liverpool, Eng	2,380	238,000	47,600
Totals		2,500	250,000	50,000

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THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT COMPANY.

LIST OF DIRECTORS—(As at Feb. 4, 1920).

L. H. Dupuis, President; G. E. Larin, M.D., C. Robillard, M.P.P., and W. E. Hayes, Vice-Presidents;
J. G. Dubeau, Manager; O. Constantineau, J. P. Lamarche, N.P., J. G. Piché, M.D., A. Gingras,
J. A. Duchaine, J. B. Baillargeon, Gaspard De Serres, J. C. H. Dussault, K.C.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1919).

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Aubry, J. B. A.	Montreal, Que.	10	1,000 00	200 00
Allard, Amédée	Maisonneuve, Que.	2	200 00	40 00
Aird & Son, Reg.	Montreal, Que.	2	200 00	40 00
Auclair, C. & Frère	Quebec, Que.	1	100 00	20 00
Archambault, O.	Montreal, Que.	5	500 00	100 00
Allard & Boyer	"	1	100 00	20 00
Allard, N. & Fils	"	1	100 00	20 00
Ainey, Jos.	"	100	10,000 00	2,000 00
Ainey, Nap.	"	1	100 00	20 00
Acme Paper Box Co.	"	2	200 00	40 00
Brien, J. A. & Cie	"	10	1,000 00	200 00
Berthiaume, Zephirin	"	1	100 00	20 00
Brunet, J. C. & Cie.	"	10	1,000 00	200 00
Beauchemin, Alfred	Sorel, Que.	5	500 00	100 00
Baillargeon, J. B.	Montreal, Que.	100	10,000 00	2,000 00
Bélair, A.	Maisonneuve, Que.	5	500 00	100 00
Baillargeon, Pacifique	Montreal, Que.	2	200 00	40 00
Briard, Joseph	"	5	500 00	100 00
Blanchard, J. E.	"	2	200 00	40 00
Bonhomme, Jos., Ltée.	"	5	500 00	100 00
Baillargeon, A. F.	"	1	100 00	20 00
Brunelle & Bernier	"	5	500 00	100 00
Boridon, J. E.	Maisonneuve, Que.	12	1,200 00	240 00
Bourdon, Léandre	"	2	200 00	40 00
Bourdon, Wilfrid	"	2	200 00	40 00
Bourque, Jos.	Hull, Que.	10	1,000 00	200 00
Brault, Pierre	Montreal, Que.	3	300 00	60 00
Boridon, Camille	"	10	1,000 00	200 00
Brunet, F. C.	Lachine, Que.	1	100 00	20 00
Beauchamp, Narcisse	Montreal, Que.	2	200 00	40 00
Bernier, J. H.	"	1	100 00	20 00
Barsalou, J. & Cie, Ltée	"	5	500 00	100 00
Bissonnette, F. X.	"	5	500 00	100 00
Brouillard, O.	Drummondville, Que.	2	200 00	40 00
Blain, N.	Montreal, Que.	1	100 00	20 00
Barbeau, Omer	Quebec, Que.	1	100 00	20 00
Borne, L.	"	5	500 00	100 00
Bélais, J. E.	"	2	200 00	40 00
Bélanger, Edm. & Cie.	Montreal, Que.	5	500 00	100 00
Bourdon, J. L.	L'Epiphanie, Que.	2	200 00	40 00
Blain, A.	Montreal, Que.	5	500 00	100 00
Bisillon, J. E. & Cie	"	1	100 00	20 00
Brouillette, P.	"	2	200 00	40 00
Bezner, M. C.	Ste-Anne de Bellevue.	10	1,000 00	200 00
Bourguignon, Jules	Montreal, Que.	2	200 00	40 00
Bélair, A. P.	"	2	200 00	40 00
Beaunoyer & Brouillet	"	1	100 00	20 00
Baillargeon, J. A.	"	13	1,300 00	260 00
Bluteau, H. P.	"	1	100 00	20 00
Beauchamp, A.	Hull, Que.	1	100 00	20 00
Beaudry, Henri	Montreal, Que.	10	1,000 00	200 00
Brochu, Camille	"	4	400 00	80 00
Bellefeuille & Ferron	Trois-Rivières, Que.	2	200 00	40 00

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THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.		Amount paid in cash.	
			\$	cts.	\$	cts.
Boivin, Johnny..	Trois-Rivières, Que.	1	100	00	20	00
Bourque, Armand	St. Paul l'Ermite, Que.	5	500	00	100	00
Burelle, M.	Montreal, Que.	1	100	00	20	00
Bonhôte, Dame Clorinthe.	"	100	10,000	00	2,000	00
Brossard, J. A.	"	5	500	00	100	00
Bisson, J. N. E.	"	10	1,000	00	200	00
Brosseau, J. A.	"	25	2,500	00	500	00
Beaudoin, Dame M. C.	Maisonneuve, Que.	5	500	00	100	00
Cusson, Zotique.	Montreal, Que.	2	200	00	40	00
Cloutier, J. R.	Maisonneuve, Que.	5	500	00	100	00
Chénard, J. D.	Berthierville, Que.	3	300	00	60	00
Chouinard, J. J.	Montreal, Que.	5	500	00	100	00
Chapleau, F. H.	"	3	300	00	60	00
Casavant & Frère	St. Hyacinthe, Que.	5	500	00	100	00
Choquette, Arsène	Maisonneuve, Que.	5	500	00	100	00
Chouinard, Michel	"	10	1,000	00	200	00
Copping, Wm.	Joliette, Que.	25	2,500	00	500	00
Chartrand, J. A.	Montreal, Que.	5	500	00	100	00
Corbeil, Emile	"	3	300	00	60	00
Corbeil, Arthur	"	3	300	00	60	00
Constantineau, O.	"	132	13,200	00	2,640	00
Clark, Frank E.	Magog, Co. Stanstead.	2	200	00	40	00
Contant, H.	Montreal, Que.	10	1,000	00	200	00
Charland, Zénon	Verdun, Que.	5	500	00	100	00
Corbeil, Prima.	Montreal, Que.	1	100	00	20	00
Côté, Victor	Ville Emard, Que.	1	100	00	20	00
Côté Bros. & Burritt	Montreal, Que.	45	4,500	00	900	00
Charette, James	"	1	100	00	20	00
City Ice Co., Ltd	"	30	3,000	00	600	00
Chalifoux, H.	Maisonneuve, Que.	1	100	00	20	00
Chartier, Jos.	Montreal, Que.	1	100	00	20	00
Chalifour, J. O.	Quebec, Que.	2	200	00	40	00
Cantin, Wilfrid.	"	5	500	00	100	00
Crevier, Alph	Montreal, Que.	3	300	00	60	00
Côté, Jos.	Pierreville, Que.	1	100	00	20	00
Cyr, Damien	Ste-Rose, Que.	1	100	00	20	00
Charlebois, P. J.	Montreal, Que.	1	100	00	20	00
Côté, Napoléon	"	20	2,000	00	400	00
Côté, Michel	"	10	1,000	00	200	00
Cassidy, H. R.	Notre Dame de Grâces, Que.	1	100	00	20	00
Chagnon & Beaulieu	Montreal, Que.	1	100	00	20	00
Charron, R.	"	1	100	00	20	00
Caisse, Maxime	"	1	100	00	20	00
Charbonneau & Deguise	"	2	200	00	40	00
Côté, G. J. Ernest	Quebec, Que.	2	200	00	40	00
Chartrain, Philippe	Trois-Rivières, Que.	10	1,000	00	200	00
Crépeau, Jules	Montreal, Que.	10	1,000	00	200	00
Charpentier, T.	"	50	5,000	00	1,000	00
Champagne, H. Geo.	"	20	2,000	00	400	00
Dupont & Frère	Maisonneuve, Que.	2	200	00	40	00
Dufresne & Locke, Ltd	"	10	1,000	00	200	00
Duhamel, J. B.	Notre Dame de Grâces	30	3,000	00	600	00
Dupuis, & Lefebvre	Montreal, Que.	10	1,000	00	200	00
Daoust, Jos.	"	5	500	00	100	00
Davignon, J. P.	"	2	200	00	40	00
Desrochers, Geo. Pite	Joliette, Que.	1	100	00	20	00
Desjardins & Gélinais	Maisonneuve, Que.	2	200	00	40	00
Deslongchamps, Arthur	"	2	200	00	40	00
David, O.	Montreal, Que.	2	200	00	40	00
Denis, Jos.	"	10	1,000	00	200	00
Dupré, J. E.	"	2	200	00	40	00
Dugas, D. & Cie	"	5	500	00	100	00
Déchaux, A. F.	"	5	500	00	100	00
Déchaux, Elie	"	5	500	00	100	00
Daigle, T.	"	1	100	00	20	00

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THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT COMPANY.—
*Continued.*LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares	Amount subscribed.		Amount paid in cash.	
			\$	cts.	\$	cts.
Deslauriers, Jos.	Ville Emard, Qué.	2	200	00	40	00
Dalceggio, F.	Côte des Neiges	1	100	00	20	00
Dubeau, J. G.	Montréal, Qué.	103	10,300	00	2,060	00
Dussault, J. C. H.	"	186	18,600	00	3,720	00
Dussault, Arsène	Maisonneuve, Qué.	1	100	00	20	00
Dansereau, Félix	Montréal, Qué.	2	200	00	40	00
Drummond Shirt Co., Ltd.	Drummondville, Qué.	3	300	00	60	00
Daigneault, F. H.	Acton Vale, Qué.	10	1,000	00	200	00
Denis, Isaac	Montréal, Qué.	1	100	00	20	00
Duchaine, J. A.	Quebec, Qué.	105	10,500	00	2,100	00
Drolet, F. X.	"	5	500	00	100	00
Dorval, Théodule	"	2	200	00	40	00
Duchaine, L.	"	5	500	00	100	00
Dubé, Anselme	Trois-Rivières, Qué.	3	300	00	60	00
Demers, A.	Montréal, Qué.	1	100	00	20	00
Dupuis, L. N.	"	134	13,400	00	2,680	00
Dubrule, C.	"	43	4,300	00	860	00
Dagenais, Jos.	"	1	100	00	20	00
Dalcourt, Ludger	"	5	500	00	100	00
Desmarais, S. E. & Cie	Richmond, Qué.	1	100	00	20	00
Dupras, I. Idier	Montréal, Qué.	2	200	00	40	00
Dagerais, M.	"	1	100	00	20	00
David, Wilfrid	"	5	500	00	100	00
Deschamps, Alex.	"	5	500	00	100	00
Dupuis, Rosaire	"	10	1,000	00	200	00
Dostaler, Dame Albina T.	Joliette, Qué.	5	500	00	100	00
Dansereau, J. H.	Trois-Rivières, Qué.	5	500	00	100	00
Demers & Sarasin	Montréal, Qué.	1	100	00	20	00
DesRosiers, Agapit	"	12	1,200	00	240	00
Dussault, J. C. H. (In trust)	"	5	500	00	100	00
Desorres, G.	"	118	11,800	00	2,360	00
Derome, W. J., M.D.	"	100	10,000	00	2,000	00
Drouin, Joseph	Maisonneuve, Qué.	5	500	00	100	00
Dupré, Joseph Israel	Montréal, Qué.	25	2,500	00	500	00
Ethier, Arthur	"	1	100	00	20	00
Ethier, J. A. C., M.D.	Sherbrooke, Qué.	5	500	00	100	00
Fortin, J. P. Abel & Cie	Maisonneuve, Qué.	5	500	00	100	00
Filion, A. & Frère	Montréal, Qué.	5	500	00	100	00
Falardeau, Cyrille	Quebec, Qué.	3	300	00	60	00
Fortier, Nazaire & Cie	"	5	500	00	100	00
Fortin, D.	Montréal, Qué.	10	1,000	00	200	00
Ferland, J. O. & Frère	L'Epiphanie, Qué.	2	200	00	40	00
Farand & Delorme	Montréal, Qué.	10	1,000	00	200	00
Fittes, Jean	"	1	100	00	20	00
Fleury, F. A., M.D.	"	10	1,000	00	200	00
Frenette, Arsène	"	2	200	00	40	00
Fortier, L. E., M.D.	"	50	5,000	00	1,000	00
Favreau & Corbeau	"	3	300	00	60	00
Faribault, Norbert	"	5	500	00	100	00
Fontaine, Gustave	"	5	500	00	100	00
Forest, Mde. Roch	"	10	1,000	00	200	00
Guertin & Bouchard	"	2	200	00	40	00
Gagnon, J. A.	Maisonneuve, Qué.	1	100	00	20	00
Gougeon, Josephat	"	5	500	00	100	00
Gauthier, A.	Montréal, Qué.	1	100	00	20	00
Guibault, J. A.	Joliette, Qué.	5	500	00	100	00
Grenier, E. P., M.D.	Montréal, Qué.	10	1,000	00	200	00
Grothé, L. O. & Cie	"	5	500	00	100	00
Gagnon, J. O.	"	2	200	00	40	00
Grothé, F. A.	"	5	500	00	100	00
Gratton, Alph.	Maisonneuve, Qué.	2	200	00	40	00
Gobeille, F. & Fils	Montréal, Qué.	5	500	00	100	00
Giguère, L. & Cie	"	10	1,000	00	200	00
Gauthier, Provost & Frère	Montréal, Qué.	6	600	00	120	00
Gaudreau, F. C.	"	2	200	00	40	00

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THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT COMPANY—
*Continued.*LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No of Shares	Amount subscribed		Amount paid in cash.	
			\$	cts	\$	cts
Gingras & Cie.....	Montreal, Qué.....	1	100	00	20	00
Guay, F. X.....	".....	2	200	00	40	00
Goudreau, C. & Cie.....	".....	1	100	00	20	00
Gosselin, Origène.....	Drummondville.....	1	100	00	20	00
Germain, Louis.....	Montréal, Qué.....	3	300	00	60	00
Glibert Paye & Cie.....	".....	5	500	00	100	00
Goulet, O.....	Quebec, Qué.....	5	500	00	100	00
Gratton, J. B.....	Montréal, Qué.....	10	1,000	00	200	00
Gélinas, C. P.....	Trois-Rivières, Qué.....	2	200	00	40	00
Girard & Godin.....	".....	5	500	00	100	00
Godin, J. N.....	".....	2	200	00	40	00
Guay, Eugène.....	Montréal, Qué.....	1	100	00	20	00
Giard, B.....	".....	1	100	00	20	00
Gagnon, Abundius.....	".....	1	100	00	20	00
Gagnon, G.....	Thurso, Qué.....	1	100	00	20	00
Granger, Urie.....	Montréal, Qué.....	10	1,000	00	200	00
Gingras, Alphonse.....	Quebec, Qué.....	100	10,000	00	2,000	00
Gagnier, L. A., M.D.....	Montréal, Qué.....	100	10,000	00	2,000	00
Gervais, J. T.....	".....	1	100	00	20	00
Goulet, Théo.....	".....	1	100	00	20	00
Guilbault, T.....	".....	15	1,500	00	300	00
Grégoire, Adrien.....	Notre Dame de Grâce, Qué.....	3	300	00	60	00
Gauthier, H. Engr.....	Montréal, Qué.....	10	1,000	00	200	00
Germain & Frère.....	Trois-Rivières, Qué.....	10	1,000	00	200	00
Girard, Philippe.....	Montréal, Qué.....	1	100	00	20	00
Giroux, J. H.....	Trois-Rivières, Qué.....	1	100	00	20	00
Gadoury, Jos.....	Montréal, Qué.....	3	300	00	60	00
Gagnon, Alfred.....	".....	5	500	00	100	00
Gauthier, Z. & Cie.....	".....	1	100	00	20	00
Gauthier, Mde Henri.....	".....	15	1,500	00	300	00
Giroux, J. B.....	".....	1	100	00	20	00
Gignac, J. L.....	Maisonneuve, Qué.....	5	500	00	100	00
Guilbault, J. A.....	Montréal, Qué.....	10	1,000	00	200	00
Holley, T.....	St. Hyacinthe, Qué.....	5	500	00	100	00
Hardy, J. E.....	Montréal, Qué.....	2	200	00	40	00
Hall Bros.....	".....	1	100	00	20	00
Hayes, W. E.....	".....	100	10,000	00	2,000	00
Hébert, Paul.....	Quebec, Qué.....	5	500	00	100	00
Hamelin, Chs. & Fils.....	Trois-Rivières, Qué.....	6	600	00	120	00
Hirbour, A. F. G.....	Montréal, Qué.....	50	5,000	00	1,000	00
Hamelin, Chs.....	Trois-Rivières, Qué.....	10	1,000	00	200	00
Hickey & Aubut.....	Montréal, Qué.....	2	200	00	40	00
Hamelin, Chs. Ed.....	Trois-Rivières, Qué.....	5	500	00	100	00
Joubert, S. D. (In trust).....	Outremont, Qué.....	10	1,000	00	200	00
Joubert, J. J., Ltée.....	Montréal, Qué.....	2	200	00	40	00
Jobin, Elie, Ltée.....	Quebec, Qué.....	1	100	00	20	00
Jobin & Paquet.....	".....	2	200	00	40	00
Jinchereau, J. B. & Lamonde, P. A.....	".....	5	500	00	100	00
Jobin, Chrysanthé.....	".....	1	100	00	20	00
Jauvin, Philippe.....	Lac St-Jean.....	20	2,000	00	400	00
Jarry, Stanislas.....	St. Laurent, Qué.....	32	3,200	00	640	00
Kochenburger, Daniel.....	Montréal, Qué.....	5	500	00	100	00
Kieffler Bros.....	".....	1	100	00	20	00
La Cie Carrière & Frère, Ltée.....	".....	10	1,000	00	200	00
Legault, Arsène.....	".....	1	100	00	20	00
Laurier, Jos.....	".....	10	1,000	00	200	00
Lamy, P. & Frère.....	".....	1	100	00	20	00
Lalongé, Cléophas.....	Maisonneuve, Qué.....	2	200	00	40	00
Lanthier, F. X. R.....	".....	10	1,000	00	200	00
Lavigne, J. R.....	Montréal, Qué.....	5	500	00	100	00
Lefebvre, William.....	".....	1	100	00	20	00
Landreville & Huard.....	St. Sulpice, Qué.....	1	100	00	20	00
Lymburner, Limited.....	Montréal, Qué.....	2	200	00	40	00
Lamarche, J. P.....	".....	100	10,000	00	2,000	00

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THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT—*Continued.*LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Limoges, Olivier	Montreal, Que.	1	100 00	20 00
Lebel, Geo.	"	10	1,000 00	200 00
Latourelle, T.	"	10	1,000 00	200 00
Larin, G. E., M.D.	"	195	19,500 00	3,900 00
Laurent & Frère	"	5	500 00	100 00
Librairie Beauchemin, Limitée	"	10	1,000 00	200 00
Laverdure, William	"	2	200 00	40 00
Lafrancois, Chs.	"	1	100 00	20 00
Leboeuf, J. H. & Cie	Ville St. Pierre, Que	5	500 00	100 00
Lemay, Albéric	Viauville, Que	1	100 00	20 00
Legault, J. & Cie.	Montreal, Que.	5	500 00	100 00
Lauzon & Ethier	"	1	100 00	20 00
Labelle, Eusèbe	Pont Viau, Co. Laval.	1	100 00	20 00
La Fonderie de Victoriaville	Victoriaville, Que.	2	200 00	40 00
Lambert, Arthur	"	2	200 00	40 00
La Cie Cantin & Fils	Warwick, Que	1	100 00	20 00
Lefrançois, Jos	Quebec, P.Q.	5	500 00	100 00
La Cie de Machinerie Mercier	Lévis, Que	5	500 00	100 00
Lachance & Tanguay	Quebec, Que.	5	500 00	100 00
Larochele, J. H. & Fils, Ltée	"	5	500 00	100 00
Leduc & Fortin	Beauharnois, Que.	5	500 00	100 00
Larivière, A. C.	Montreal, Que.	1	100 00	20 00
La Cie, Gauthier & Frère	Quebec, Que.	5	500 00	100 00
Larose, W.	Montreal, Que.	10	1,000 00	200 00
La Cie, Buanderie à Vapeur	Trois Rivières, Que.	2	200 00	40 00
Lymburner, T. & Fils	"	2	200 00	40 00
Limoges & Cie	Terrebonne, Que	5	500 00	100 00
Leclair, J. U. & Cie, Enrg	Montreal, Que.	2	200 00	40 00
Lafond, F. X.	"	1	100 00	20 00
Labelle, Félix	Ste. Rose de Laval, Que.	10	1,000 00	200 00
Long, Geo	Los Angeles, California.	5	500 00	100 00
Lanoix, J. C.	Montreal, Que.	2	200 00	40 00
Labrecque, Nap	Sherbrooke, Que	1	100 00	20 00
Lacroix, Jos	Montreal, Que.	5	500 00	100 00
Laflamme, Albert	"	3	300 00	60 00
Landry, Jos	"	2	200 00	40 00
La Cie, Savoie Guay	Plessisville, Que	3	300 00	60 00
Laberge, R	Montreal, Que.	2	200 00	40 00
Legault & Frère	"	1	100 00	20 00
Lajeunesse, W.	"	10	1,000 00	200 00
Larose, Alcide L.	"	5	500 00	100 00
Lamarche, Joseph	"	10	1,000 00	200 00
Lebeau, Chs. W.	"	5	500 00	100 00
Lessard, C. E.	"	20	2,000 00	400 00
Langevin, J. H.	"	5	500 00	100 00
Lavoie & Lavoie.	"	1	100 00	20 00
Landreau, Geo	"	3	300 00	60 00
Lafleur, Jos	Ste. Agathe des Monts	1	100 00	20 00
Langevin, Ferdinand	Waterloo, Que.	5	500 00	100 00
Lapalme, H. J. & Fils	Montreal, Que.	1	100 00	20 00
Lafontaine, Aimé	"	3	300 00	60 00
Lavallée, Arsène	"	10	1,000 00	200 00
Lamarche, A. Joseph	"	2	200 00	40 00
Lamontagne, Aimé	"	2	200 00	40 00
Laporte & Forest	"	2	200 00	40 00
Laperrière, Donat	"	3	300 00	60 00
Laporte, Martin, Ltée	"	1	100 00	20 00
La Parisienne Shoe Co.	Maisonneuve, Que	2	200 00	40 00
Lamontagne, Racine & Cie	Quebec, Que.	2	200 00	40 00
Labrecque, J. O. & Cie	Montreal, Que.	1	100 00	20 00
Levasseur, Henri	Victoriaville, Que	1	100 00	20 00
Lamarche, J. A., Ptre	L'Assomption, Que	5	500 00	100 00
Morin, J. T.	Montreal, Que.	10	1,000 00	200 00
Martin, Frères & Cie., Ltée.	"	5	500 00	100 00
Marchand, C. A.	"	10	1,000 00	200 00
Martineau, O. Fils, Ltée	"	20	2,000 00	400 00

SESSIONAL PAPER No. 8

THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT—*Continued.*LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No of shares.	Amount subscribed.	Amount paid in cash.
			§ cts	§ cts
Meunier, Elie.....	St. Jérôme, Que.....	1	100 00	20 00
Morin, L. P. & Fils.....	St. Hyacinthe, Que.....	5	500 00	100 00
Mathieu, J. O.....	Montreal, Que.....	10	1,000 00	200 00
Martineau & Prénoveau.....	".....	25	2,500 00	500 00
Mercure, Alfred.....	".....	10	1,000 00	200 00
Meunier, E.....	".....	2	200 00	40 00
Meunier & Cie. Frs.....	".....	1	100 00	20 00
Marsan & Frère.....	".....	5	500 00	100 00
Morin, Clovis.....	".....	3	300 00	60 00
Marcotte, A., M.D.....	St. Basile, Co. Portneuf.....	2	200 00	40 00
Martial, Jos. & Fils.....	Maisonneuve, Que.....	1	100 00	20 00
Marchand, Antoine.....	".....	2	200 00	40 00
Millen & Frère.....	Ahuntsic, Que.....	3	300 00	60 00
Meunier, O. B.....	Maisonneuve, Que.....	1	100 00	20 00
Mercure, A.....	Drummondville, Que.....	2	200 00	40 00
Martin, Cyrille.....	Montreal, Que.....	15	1,500 00	300 00
Massicotte, J. P. H., M.D.....	Victoriaville, Que.....	2	200 00	40 00
Morrisette, C. E. Emile, Ltée.....	Quebec, Que.....	5	500 00	100 00
Malo, Edgar.....	Montreal, Que.....	1	100 00	20 00
Marineau, Henri.....	Viauville, Que.....	1	100 00	20 00
Marchand, Zéphirin & Fils.....	Trois Rivières, Que.....	5	500 00	100 00
Marion, J. P.....	Montreal, Que.....	1	100 00	20 00
Massicotte, L.....	".....	2	200 00	40 00
McLaren, W., Frederick.....	".....	2	200 00	40 00
McLaren, R. W.....	".....	1	100 00	20 00
Milette, Léonille.....	Rosemont, Que.....	5	500 00	100 00
Mercure, J. Rosario.....	Montreal, Que.....	1	100 00	20 00
Marchand, O.....	".....	1	100 00	20 00
Mageau, J. E.....	L'Epiphanie, Que.....	5	500 00	100 00
Marier, J. A.....	Montreal, Que.....	5	500 00	100 00
Martineau, J. B.....	Maisonneuve, Que.....	4	400 00	80 00
Martineau, J. O.....	Montreal, Que.....	25	2,500 00	500 00
Marcoux, G.....	".....	5	500 00	100 00
Morin, J. H. G., M.D.....	Ottawa, Ont.....	5	500 00	100 00
Martel, J. L. H., M.D.....	Montreal, Que.....	25	2,500 00	500 00
Marsh, Mrs. Annie M.....	Quebec, Que.....	5	500 00	100 00
Martineau, O.....	Montreal, Que.....	100	10,000 00	2,000 00
Normand, A. N.....	Montmagny, Que.....	10	1,000 00	200 00
Noel, L. O.....	Sherbrooke, Que.....	1	100 00	20 00
Normand & Légaré.....	Montreal, Que.....	2	200 00	40 00
Normandin, Ovide.....	".....	50	5,000 00	1,000 00
Ouellette & St. Pierre.....	St. Lambert, Que.....	1	100 00	20 00
Préfontaine, Thos., Jr.....	Montreal, Que.....	10	1,000 00	200 00
Pariseau & Frère.....	".....	1	100 00	20 00
Parent, J. C.....	".....	10	1,000 00	200 00
Pichette, Alfred.....	".....	1	100 00	20 00
Paquette, Ferdinand.....	".....	2	200 00	40 00
Pepin, E. M. R.....	St. Basile, Co. Portneuf.....	2	200 00	40 00
Provost, J. L. M.....	Montreal, Que.....	5	500 00	100 00
Pauzé, Wilfrid H.....	Côte des Neiges.....	2	200 00	40 00
Paquette, J.....	Montreal, Que.....	1	100 00	20 00
Pepin, D. E.....	Magog, Co. Stanstead.....	1	100 00	20 00
Presseau, J. A.....	Montreal, Que.....	1	100 00	20 00
Piché, J. G., M.D.....	".....	77	7,700 00	1,040 00
Prud'homme & Frère.....	Verdun, Que.....	1	100 00	20 00
Paradis & Boisvert.....	Montreal, Que.....	1	100 00	20 00
Perrault Printing Co.....	".....	1	100 00	20 00
Pouliot, Arthur.....	Quebec, Que.....	1	100 00	20 00
Panneton, E. F.....	Trois Rivières, Que.....	4	400 00	80 00
Préfontaine, E. & Fils.....	Longueuil, Que.....	5	500 00	100 00
Pagé, Philémon.....	Montreal, Que.....	7	700 00	140 00
Patenaude, Eugène.....	Outremont, Que.....	5	500 00	100 00
Paquette, Achille & Albert, Drs.....	Quebec, Que.....	30	3,000 00	600 00
Picotte, J. N., M.D.....	Montreal, Que.....	20	2,000 00	400 00
Papineau, C. L.....	Outremont, Que.....	10	1,000 00	200 00

10 GEORGE V, A. 1920

THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No of shares.	Amount subscribed.		Amount paid in cash.	
			\$	cts.	\$	cts.
Papineau, G.	Montreal, Que.	5	500 00		100 00	
Parker, W. H.	Buckingham, Que.	1	100 00		20 00	
Peters, L. H., Ltd.	Quebec, Que.	1	100 00		20 00	
Perras, O.	Montreal, Que.	1	100 00		20 00	
Papineau, Hormidas.	"	1	100 00		20 00	
Patenaude, O.	"	10	1,000 00		200 00	
Paquin, J. H.	Outremont, Que.	5	500 00		100 00	
Prévost, Adolphe	Montreal, Que.	5	500 00		100 00	
Picard, Léger.	Quebec, Que.	3	300 00		60 00	
Phaneuf, Ed.	Maisonneuve, Que.	1	100 00		20 00	
Pelletier, J.	Montreal, Que.	50	5,000 00		1,000 00	
Phaneuf, J. E.	St. Hughes, Que.	10	1,000 00		200 00	
Robin & Freres.	Montreal, Que.	2	200 00		40 00	
Roberge, Jos.	"	2	200 00		40 00	
Rhéaume, Joseph.	Maisonneuve, Que.	5	500 00		100 00	
Roger, Alphonse.	Montreal, Que.	1	100 00		20 00	
Richard, Archibald.	Maisonneuve, Que.	1	100 00		20 00	
Reed, Walter.	L'Assomption, Que.	1	100 00		20 00	
Robillard, H.	Montreal, Que.	3	300 00		60 00	
Richard, Elie.	Quebec, Que.	1	100 00		20 00	
Robillard, Clément.	Montreal, Que.	100	10,000 00		2,000 00	
Riopel, Edmond.	"	1	100 00		20 00	
Rhéaume, Arthur.	"	2	200 00		40 00	
Riberdy, J. A., M.D.	La Tuque Falls, Que.	10	1,000 00		200 00	
Royal Toilet Service.	Montreal, Que.	6	600 00		120 00	
Robin, L. E.	"	3	300 00		60 00	
Rousseau, Alf.	"	1	100 00		20 00	
Ready, Arthur.	"	10	1,000 00		200 00	
Sarassin, Nap.	"	5	500 00		100 00	
St. Amant, Joseph.	"	5	500 00		100 00	
Sheppard, Jas. & Son.	Sorel, Que.	5	500 00		100 00	
Saumure, Philippe.	Montreal, Que.	5	500 00		100 00	
Savvageau, Urcisse.	"	1	100 00		20 00	
Shinnick, J. A.	"	5	500 00		100 00	
Savard, Donat.	Maisonneuve, Que.	1	100 00		20 00	
Senécal, & Quidoz.	Ste. Thérèse, Que.	2	200 00		40 00	
Sicotte, Josephat.	Maisonneuve, Que.	1	100 00		20 00	
Sauvé, Téléphore.	Verdun, Que.	5	500 00		100 00	
Standard Lime Co., Ltd.	Joliette, Que.	5	500 00		100 00	
Simard, Maxime.	Maisonneuve, Que.	2	200 00		40 00	
Strachan, James, Reg.	Montreal, Que.	5	500 00		100 00	
Strachan, A. & L.	"	2	200 00		40 00	
Séminaire St. Sulpice.	"	100	10,000 00		2,000 00	
Surveyer, L. J. A.	"	10	1,000 00		200 00	
Sauvé, Chs.	St. Guillaume d'Upton.	4	400 00		80 00	
St. Pierre, J. C., M.D.	Sherbrooke, Que.	80	8,000 00		1,600 00	
Tremblay, J. E.	Montreal, Que.	10	1,000 00		200 00	
Robert, Dame E.	"	2	200 00		40 00	
Tardif, O.	Maisonneuve, Que.	2	200 00		40 00	
Tremblay, F.	Montreal, Que.	10	1,000 00		200 00	
Tessier, Edouard.	Maisonneuve, Que.	10	1,000 00		200 00	
Tardif, Wilfrid.	Viauville, Que.	30	3,000 00		600 00	
The Standard Paper Box Co., Ltd.	Montréal, Que.	1	100 00		20 00	
The King Paper Box Co., Ltd.	Maisonneuve, Que.	2	200 00		40 00	
Tessier, H.	Montreal, Que.	5	500 00		100 00	
The Tourville Lumber Mills.	"	10	1,000 00		200 00	
The Victoria Clothing Co.	Victoriaville, Que.	1	100 00		20 00	
The Canadian Rattan Chair Co., Ltd.	"	2	200 00		40 00	
The Canada Mattress Mfg. Co.	"	3	300 00		60 00	
The Canadian Blower and Forge Co.	Kitchener, Ont.	1	100 00		20 00	
Tourigny & Marois.	Quebec, Que.	5	500 00		100 00	
Terreau & Racine.	"	5	500 00		100 00	
The Royal Paper Box Co.	"	5	500 00		100 00	
Turmaine, Narcisse.	Montreal, Que.	1	100 00		20 00	
Thériault, J. E.	"	50	5,000 00		1,000 00	
Thouin, Gaspard.	"	75	7,500 00		1,500 00	

SESSIONAL PAPER No. 8

THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT—*Concluded.*LIST OF SHAREHOLDER—*Concluded.*

Name.	Address.	No of shares.	Amount subscribed.		Amount paid in cash.	
			\$	cts.	\$	cts.
Truchon, Henri	Montreal, Que	5	500	00	100	00
Trudeau, J. C. E.	"	20	2,000	00	400	00
Tourigny, Paul	Victoriaville, Que	8	800	00	150	00
Villeneuve, L. & Co	Montreal, Que	10	1,000	00	200	00
Vaillancourt, B	"	2	200	00	40	00
Vessot, S.	Joliette, Que	10	1,000	00	200	00
Viau, I. & Fils	St. Jérôme, Que	2	200	00	40	00
Varin, Victor	Montreal, Que	1	100	00	20	00
Vadeboncoeur, Edmond	"	5	500	00	100	00
Vaillancourt, Louis	"	1	100	00	20	00
Vézina, Chas., Engr.	Quebec, Que	2	200	00	40	00
Valois, J. J.	Montreal, Que	5	500	00	100	00
Villeneuve, L.	"	10	1,000	00	200	00
Paradis, Vincent & Cie	"	1	100	00	20	00
Villeneuve, J. Arthur	"	80	8,000	00	1,600	00
Warwick Overall Co.	Warwick Co., Arthab'a	1	100	00	20	00
Welbelmy, D.	Montreal, Que.	1	100	00	20	00
Warren, Wilfrid	"	20	2,000	00	400	00
Wayland, W. A.	"	5	500	00	100	00
Bélanger, O.	"	5	500	00	100	00
Carignan, J. Alex.	Trois Rivières, Que	1	100	00	20	00
Fashion Craft Mfgs. Ltd	Montreal, Que	5	500	00	100	00
Grandbois, M. A., Engr.	St. Casimir, Que	10	1,000	00	200	00
Hamon & Hess.	Montreal, Que.	1	100	00	20	00
Quimet, Honorat.	Ste. Rose, Que.	2	200	00	40	00
Quintal, Omer.	Montreal, Que	5	500	00	100	00
Québec Glove Leather Mfr.	Limoilou, Que	1	100	00	20	00
Lapointe, Albert	"	2	200	00	40	00
Canada Lime & Builders Supply Co.	Montreal, Que.	2	200	00	40	00
Thomson, W. H.	Thurso, Que	5	500	00	100	00
Caron & Surprenant	Maisonnette, Que.	1	100	00	20	00
Constantineau, Paul.	Montreal, Que.	5	500	00	100	00
Dagenais, H.	"	9	900	00	180	00
Hamelin, T.	Trois Rivières, Que	5	500	00	100	00
Dupuis, J. N.	Montreal, Que	51	5,100	00	1,020	00
Roberge, Melodie.	"	2	200	00	40	00
Lafontaine, J.	"	1	100	00	20	00
Dupuis, Louis.	"	5	500	00	100	00
Totals		5,001	500,000	00	99,500	00

10 GEORGE V, A. 1920

MERCHANTS CASUALTY COMPANY.

LIST OF DIRECTORS—(As at Feb. 25, 1920.)

M. J. McMichael, Pres. and General Manager; L. M. Fingard, Vice-president and Resident Manager;
S. D. Works and H. J. King, Vice-presidents; Chas. E. Hanslip, Secretary; T. J. Barrell,
R. B. Graham, J. A. Patterson.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1919.)

Name.	Address.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
Andrick, Geo. W.	Minneapolis, Minn.	900 00	900 00
Barrell, T. J.	Winnipeg, Man.	2,500 00	1,000 00
Curtiss, G. W.	Minneapolis, Minn.	51,500 00	7,265 00
Curtiss, Lillian.	"	100 00	100 00
Curtiss, Marjorie.	"	100 00	100 00
Engan, A. C.	"	5,050 00	505 00
Fingard, L. M.	Winnipeg, Man.	7,950 00	1,155 00
Fisch, M. L.	Windom, Minn.	500 00	500 00
Fraser, C. B.	Minneapolis, Minn.	5,000 00	500 00
Gage, W. H.	"	5,000 00	500 00
Gibson, H. S.	"	500 00	500 00
Gillam, C. W.	Windom, Minn.	1,000 00	1,000 00
Graham, R. B.	Winnipeg, Man.	2,550 00	255 00
Hanslip, C. E.	"	2,500 00	250 00
Halverson, C. H.	Minneapolis, Minn.	1,000 00	1,000 00
Hartigan, J. A.	St. Paul, Minn.	1,150 00	1,150 00
Hartigan, J. E.	"	100 00	100 00
Jeffers, W. R.	Windom, Minn.	350 00	350 00
King, H. J.	Toronto, Ont.	50 00	5 00
McMichael, M. J.	Minneapolis, Minn.	265,950 00	28,395 00
McMichael, J. A.	"	2,150 00	980 00
McMichael, O. H.	"	1,250 00	1,250 00
Patterson, J. A.	Toronto, Ont.	2,500 00	250 00
Smith, E. E.	Minneapolis, Minn.	5,000 00	500 00
Smith, F. O.	"	10,000 00	1,000 00
Sawyer, G. G.	Annandale, Minn.	500 00	500 00
Thomas, C. C.	Minneapolis, Minn.	20,550 00	2,505 00
Warner, A. E.	St. Paul, Minn.	10,000 00	1,000 00
Warner, E. S.	"	50,000 00	5,000 00
Warner, F. A.	"	10,000 00	1,000 00
Warner, E. F.	"	30,300 00	3,300 00
Worham, T. T.	Minneapolis, Minn.	1,500 00	1,500 00
Works, S. D.	St. Paul, Minn.	2,500 00	250 00
Totals.		500,000 00	64,565 00

SESSIONAL PAPER No. 8

THE MOUNT ROYAL ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 26, 1920.)

Hon. H. B. Rainville, Pres.; Hon. Senator J. M. Wilson, Vice-Pres.; Neuville Belleau, Hon. J. L. Décarie, K.C., H. A. Ekers, Sir Lomer Gouin, P. Rainville, Hon. N. Pérodeau, M.L.C.; E. A. Ouimet.

LIST OF SHAREHOLDERS—(As at December 31, 1919.)

Name.	Address.	Amount subscribed and paid in cash.	
		\$	cts.
Beaubien, L. G. & Cie.....	Montreal.....	300	00
Beauchemin, L. J. O.....	".....	500	00
Beaudet, G.....	Victoriaville, P.Q.....	140	00
Beckit, O. G.....	Montreal.....	500	00
Begg, Herbert.....	Toronto, Ont.....	500	00
Belleau, Neuville.....	Quebec.....	1,500	00
Berger, Succ'n Chs.....	Montreal.....	500	00
Blondeau, J. A.....	Outremont.....	2,000	00
Boisvert, J. H.....	Quebec.....	170	00
Brassard, Aline Rocher.....	Outremont.....	850	00
Brassard, Evariste.....	".....	200	00
Brunet, Placide.....	Montreal.....	250	00
Cardinal, Succ'n J. T.....	".....	500	00
Caron, Rev. J. B. T.....	St-Maurice, P.Q.....	1,000	00
Chaput, C.....	Montreal.....	1,000	00
Charland, A.....	".....	400	00
Clément, J. E.....	".....	18,080	00
Copping, W. J.....	Joliette, P.Q.....	1,000	00
Clément, Succ'n J. E.....	Montreal.....	250	00
Cline, Michael.....	Cornwall, Ont.....	100	00
D'Argencourt, L. O.....	Montreal.....	1,000	00
Décarie, Hon. J. L.....	".....	12,600	00
Décarie, Juliette Mme.....	".....	10,000	00
Deslauriers, Nap.....	".....	250	00
Douglas, J. R.....	Amherst, N.S.....	1,000	00
Dubuc, A.....	Montreal.....	100	00
Dufour, J.....	St-Moise, P.Q.....	100	00
Ekers, H. A.....	Montreal.....	3,750	00
Ethier, J.....	".....	1,000	00
Fiset, Succ'n Hon. J. B. R.....	Rimouski, P.Q.....	500	00
Fournier, J. E.....	Montreal.....	250	00
Gariépy, H.....	".....	200	00
Gélinas, A.....	Pointe aux Trembles, P.Q.....	500	00
Granger, Succ'n F. J.....	Montreal.....	500	00
Gouin, Sir Lomer.....	Quebec.....	1,750	00
Grothé, R. O. A. A. & L. E.....	Montreal.....	1,000	00
Harshaw, Archd. T.....	Napanee, Ont.....	100	00
Hudon, Marie Léa Cora.....	Waterloo, P.Q.....	500	00
La Communauté des Srs de la Visitation St-Marie.....	Ottawa, Ouest.....	500	00
Lamy, H.....	Montreal.....	500	00
Larue, L.....	".....	500	00
Lemieux, J. H.....	Outremont.....	250	00
Lespérance, A. P.....	Montreal.....	500	00
Letendre, J. E.....	".....	100	00
Lett, F. A.....	Barrie, Ont.....	500	00
Larivière, E.....	Longue-Pointe.....	500	00
Langlais, Mme H.....	Montreal.....	750	00
Majeau, Jos.....	".....	500	00
Mathieu, Succ'n J. B. B.....	".....	300	00
McAdam, Miss Josephine C.....	Toronto, Ont.....	1,000	00
McKergow, J.....	Montreal.....	250	00
McNally, Mrs. A.....	".....	2,750	00
Normandin, A.....	".....	2,000	00

10 GEORGE V, A. 1920

THE MOUNT ROYAL ASSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	Amount subscribed and paid in cash.
		\$ cts.
Normandin, J.	Montreal	500 00
Ouimet, E. A.	"	1,660 00
Ouimet, Succ'n Hon. J. A.	"	40 00
Ouimet, Berthe R. Mme	"	10,000 00
Ouimet, Paul de R.	"	960 00
Paterson, M. E., Miss.	"	500 00
Macdonald, J. R.	"	350 00
Ouimet, Thérèse, épouse de Pierre Beullac	"	260 00
Ouimet, Eugénie	"	260 00
Ouimet, Marie	"	260 00
Ouimet, Ald'ric.	"	260 00
Macdonald, J. A.	"	100 00
McGowan, W. J.	"	290 00
Johnson, Frs. E.	Londres, Angleterre	30,000 00
Payne, Elford G.	Hamilton, Ont.	250 00
Pérodeau, Hon. N.	Montreal	1,000 00
Pelletier, Hon. L. P.	Quebec	1,750 00
Phelan, F. N.	Montreal	100 00
Plouffe, H.	"	300 00
Prévost, E.	"	110 00
Philps, A.	Huntingdon, P.Q.	200 00
Rainville, H. F.	Montreal	7,250 00
Rainville, Paul.	"	7,000 00
Rainville, Eugénie A.	"	5,000 00
Rainville, Hon. H. B.	"	73,510 00
Rainville, G. R.	"	550 00
Rougier, P. V.	"	100 00
Séminaire de St.Sulpice	"	6,850 00
Santoire, A. T. Z.	St.Chrysostôme, P.Q.	500 00
Savard, Mme. J. A.	Montreal	50 00
Simard, A.	"	800 00
St.Germain, F.	"	200 00
Thibaudeau, A.	"	100 00
Tremblay, W.	"	100 00
Trenholme, W. H.	"	100 00
Trudel, J. D.	"	250 00
Vaillancourt, J. A.	"	1,000 00
Villeneuve, Mme. J. B.	Quebec, P.Q.	500 00
Ward, J.	Montreal	200 00
Wilson, Hon. J. M.	"	20,000 00
Warren, J. L.	"	1,000 00
York, Henry H.	Toronto, Ont.	50 00
Total		250,000 00

SESSIONAL PAPER No. 8

THE MUTUAL FIRE ASSOCIATION OF CANADA, LIMITED.

LIST OF DIRECTORS—(as at March 5, 1920).

H. W. Cameron, Pres.; J. W. Regan, Vice-Pres.; C. W. Gunning, Managing Director.; C. S. Barss,
S. P. Goudge.

THE NORTH AMERICAN ACCIDENT INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 21, 1920)

A. W. Robertson, Pres.; Chas. F. Dale and J. J. Meagher, K.C., Vice-Pres.; Hugh Quinlan, W. D' E.
Strickland, J. D. Montgomery, Wm. Clelland, W. S. Dresser, W. Parkyn Murray.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1919).

Name.	Address.	No of shares.	Amount.	Amount
			subscribed.	paid in cash.
			\$ cts	\$ cts.
Bradshaw, W. T.	Toronto, Ont.	75	7,500 00	2,500 00
Dale, Chas. F.	Montreal, P.Q.	1,001	100,100 00	20,033 33
Dale, (in trust) Chas. F.	"	225	22,500 00	4,500 00
Dymont, A. E.	Toronto, Ont.	75	7,500 00	2,500 00
Gittleson, Leonard	Montreal, P.Q.	5	500 00	500 00
Mathias, P. F.	"	10	1,000 00	1,000 00
Meagher, J. J. (in trust)	"	55	5,500 00	3,500 00
Montgomery, J. D.	Toronto, Ont.	70	7,000 00	2,333 33
Murphy, Miss L. V.	Montreal, P. Q.	160	16,000 00	4,000 00
Murray, W. Parkyn	Toronto, Ont.	25	2,500 00	2,500 00
McCulloch, Janet H.	Montreal, P. Q.	10	1,000 00	333 33
Peacock, P. W.	"	130	13,000 00	3,000 00
Peacock, P. W.	"	130	13,000 00	3,000 00
Potter, P. E.	"	112	11,200 00	2,400 00
Strickland, W. D'E.	Toronto, Ont.	30	3,000 00	1,000 00
Holden, Rufus C.	Montreal, P.Q.	60	6,000 00	6,000 00
Holden, Arthur R.	"	5	500 00	500 00
Holden, Dr. Donald B.	Victoria, B.C.	5	500 00	500 00
Holden, Executors Estate J. C. Holden.	Westmount, P. Q.	10	1,000 00	1,000 00
Macpherson, A. J.	Montreal, P.Q.	30	3,000 00	1,000 00
Shirres, David Alexander	"	30	3,000 00	1,000 00
Peacock, Wm.	Winnipeg, Man.	50	5,000 00	1,666 66
Ness, Mrs. Margaret S.	Ottawa, Ont.	10	1,000 00	333 33
Ridout, H. E.	Toronto, Ont.	10	1,000 00	333 33
Dickson, J. E. E.	Montreal, P.Q.	10	1,000 00	333 33
Birks, Gerald W.	"	30	3,000 00	1,000 00
Clelland, Wm.	"	25	2,500 00	833 33
Willmott, estate of John H.	Bracebridge, Ont.	40	4,000 00	4,000 00
Robertson, A. W.	Montreal, P.Q.	130	13,000 00	3,000 00
Quinlan, Hugh	"	130	13,000 00	3,000 00
Meagher, Muriel C.	"	72	7,200 00	2,400 00
Dresser, W. S.	Sherbrooke, P.Q.	25	2,500 00	833 33
Meagher, J. J.	Montreal, P.Q.	30	3,000 00	1,000 00
Baillie, F. W.	Toronto, Ont.	50	5,000 00	1,666 66
McCulloch, Margaret S.	Montreal, P.Q.	10	1,000 00	333 33
Sproul, Robert	Toronto, Ont.	4	400 00	133 33
Mosher, Mrs. M. C.	Montreal, P.Q.	30	3,000 00	1,000 00
Wood, Frank P.	Toronto, Ont.	50	5,000 00	1,666 67
Butler, M. J.	Montreal, P.Q.	100	10,000 00	2,000 00
Doheny, Hugh	"	100	10,000 00	2,000 00
Bird, Godfrey	"	10	1,000 00	1,000 00
Meagher, Mrs. Catherine J.	"	25	2,500 00	2,500 00
Totals.....		3,064	306,400 00	91,133 29

10 GEORGE V, A. 1920

THE NORTH EMPIRE FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 20, 1920.)

J. A. Thompson, Pres.; Geo. Weir, Vice-President; J. D. McArthur, J. E. Hounsom, P. T. Wilson;
F. W. Drewry, D. F. Coyle, C. A. Adamson and H. B. Thompson.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1919).

Name	Address	No. of shares	Amount subscribed.	Amount paid in cash.
			cts.	\$ cts.
Adamson, C. A.	Winnipeg	25	2,500 00	750 00
Alpine, J. C.	Joliet, Ill.	5	500 00	150 00
Armitage, Robt.	Roland	13	1,300 00	390 00
Bettes, J. W.	Winnipeg	50	5,000 00	1,500 00
Bond, Amos	Roland	2 ¹ / ₂	250 00	75 00
Bjorstad, Julius	St. Paul, Minn.	5	500 00	150 00
Campbell, E. J.	Estevan	5	500 00	150 00
Chadwick, estate	Winnipeg	1	100 00	30 00
Chalmers, R. J.	Manitou	5	500 00	150 00
Cherry, H. T.	Winnipeg	5	500 00	150 00
Chubb, B.	Vancouver	12 ¹ / ₂	1,250 00	375 00
Church, E. J. Miss	Winnipeg	5	500 00	150 00
Couling, Pierce	Wawanesa	5	500 00	150 00
Crawford, Mrs. (estate)	Ottawa	10	1,000 00	300 00
Coyle, D. F.	Winnipeg	25	2,500 00	750 00
Denegre, J. D.	St. Paul, Minn.	5	500 00	150 00
Drewry, F. W.	Winnipeg	25	2,500 00	750 00
Fargey, J. H.	La Riviere	5 ¹ / ₂	50 00	15 00
Fellows, A.	Victoria	5	500 00	150 00
Frank, Mrs. G.	Minto	5	500 00	150 00
Green, J. E.	Wawanesa	2 ¹ / ₂	250 00	75 00
Hamilton, J. J.	Sioux Falls	3	300 00	90 00
Hettle, J.	Fairfax	1	100 00	30 00
Hodgson, J. H.	Roland	37 ¹ / ₂	3,750 00	1,125 00
Hodgson, W. T.	Roland	38	3,800 00	1,140 00
Hebblewhite, W. A.	Winnipeg	25	2,500 00	750 00
Hounsom, J. E.	Toronto	300	30,000 00	9,000 00
Inkster, Colin	Winnipeg	25	2,500 00	750 00
Johnson, R. E.	Dassel, Minn.	1 ¹ / ₂	150 00	45 00
Kane, Paul	Rathwell	5	500 00	150 00
Kenny, John	Victoria	8	800 00	240 00
Kerr, O. C. Co	St. Paul, Minn.	5	500 00	150 00
Law, Wm.	Seattle, Wash.	5	500 00	150 00
Laycock, John (estate)	Toronto	30	3,000 00	900 00
London Guarantee & Accident	Toronto	5,916	591,600 00	177,480 00
Mather, D. J.	Winnipeg	25	2,500 00	750 00
Morley, W. D. E.	"	5	500 00	150 00
McArthur, J. D.	"	25	2,500 00	750 00
McLeod, D. N.	Millicent	1	100 00	30 00
McNeill, F. M.	Saskatoon	12 ¹ / ₂	1,250 00	375 00
McTavish, Mrs. Sara	Minto	1	100 00	30 00
Platz, P. D.	Chicago	1	100 00	30 00
Phillips, Alex	Roland	12 ¹ / ₂	1,250 00	375 00
Phillips, L. H.	Cartwright	2 ¹ / ₂	250 00	75 00
Price, H. S.	Winnipeg	2 ¹ / ₂	250 00	75 00
Roberts, Thos., estate	"	5	500 00	150 00
Robinson, Jas., estate	Boissevain	3	300 00	90 00
Scarrow, R.	Rathwell	2 ¹ / ₂	250 00	75 00
Scarrow, W.	"	2 ¹ / ₂	250 00	75 00
Shannon, J. P.	Saskatoon	5	500 00	150 00
Strachan, R.	Ft. William	7 ¹ / ₂	750 00	225 00
Seagnelli, E. B.	Joliet, Ill.	5	500 00	150 00
Simpson, R. M.	Winnipeg	12 ¹ / ₂	1,250 00	375 00
Smith-Fess Agency, Ltd.	"	7 ¹ / ₂	750 00	225 00
Stoker, Dec A.	Chicago	5	500 00	150 00
Storey, R.	Franklin	1	100 00	30 00
Thompson, H. B.	Winnipeg	25	2,500 00	750 00
Thompson, J. A.	"	25	2,500 00	750 00
Wright, L. E., Mrs.	Folkestone, Eng.	7 ¹ / ₂	750 00	225 00
Wilson, P. Turner	Toronto	25	2,500 00	750 00
Weir, Geo	"	25	2,500 00	750 00
Young, D. D.	Winnipeg	10	1,000 00	300 00
Totals		6,879	687,900 00	206,370 00

SESSIONAL PAPER No. 8

THE NORTH WEST FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at February 12, 1920.)

G. R. Crowe, President; G. V. Hastings, Vice-President; Thos. Bruce, Deputy Manager; D. E. Sprague,
G. F. Galt, J. S. Hough.

LIST OF SHAREHOLDERS—(As at December 31, 1919).

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts	\$ cts.
G. R. Crowe, Winnipeg.....	Winnipeg, Man.	15	1,500 00	600 00
D. E. Sprague.....	"	15	1,500 00	600 00
G. V. Hastings.....	"	15	1,500 00	600 00
G. F. Galt.....	"	15	1,500 00	600 00
J. S. Hough	"	15	1,500 00	600 00
Thos. Bruce.....	"	15	1,500 00	600 00
Union Assurance Society, Limited	London, Eng.....	2,410	241,000 00	96,400 00
Totals.....		2,500	250,000 00	100,000 00

THE OCCIDENTAL FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 23, 1920.)

Randal Davidson, Pres.; C. A. Richardson, Vice-Pres. and Secretary; S. E. Richards, W. A. T.
Sweatman, Robt. Campbell.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1919.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Davidson, R.....	Montreal, Que	25	2,500 00	1,000 00
Richardson, C. A.....	Winnipeg, Man.	25	2,500 00	1,000 00
Richards, S. E.....	"	25	2,500 00	1,000 00
Sweatman, W. A. T.....	"	25	2,500 00	1,000 00
Campbell, Robert.....	"	25	2,500 00	1,000 00
North British and Mercantile.....	Edinburgh, Scot ..	4,855	485,500 00	168,962 70
Powell, George.....	Grenfell, Sask.....	10	1,000 00	400 00
Spicer, H. W.....	"	10	1,000 00	400 00
Totals.....		5,000	500,000 00	174,762 70

10 GEORGE V, A. 1920

THE PACIFIC COAST FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 12, 1920.)

Dr. D. H. Wilson, Pres.; W. H. Malkin and J. B. Mathers, Vice-Pres.; R. P. McLennan, J. Rogers,
Geo. Martin, T. W. Greer, C. Spencer, E. H. Crandell, W. H. Malkin, W. H. Ker,
D. H. Wilson, M. D.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1919.)

Name.	Address.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
Stuart J. Duff	Vancouver, B.C.	10,000 00	3,820 00
Popham, Dr. Edwin S.	Winnipeg, Man.	3,000 00	3,000 00
Cran, Jas.	Duncan, B.C.	2,000 00	2,000 00
Althoff, John, Rev.	Nelson, B.C.	600 00	600 00
Curtis, D. S.	New Westminster, B.C.	2,000 00	2,000 00
Allen, Jas. C.	East Burnaby, B.C.	1,000 00	1,000 00
Almour, Jos.		700 00	700 00
Macaulay, D. G.	Vancouver, B.C.	5,000 00	5,000 00
Crosby, Thos., estate.	Vancouver, B.C.	2,000 00	2,000 00
Jones, T. D.	Nanaimo, B.C.	500 00	500 00
Fawcett, Rowland C.	Duncan, B.C.	1,000 00	1,000 00
Collins, Adelaide M.	Vancouver, B.C.	1,500 00	1,500 00
Dalley, Edwin	Victoria, B.C.	1,500 00	1,500 00
Hughes, Mrs. Emma	Sardis, B.C.	2,000 00	1,810 00
Wilson, Arthur H.	Fairville, N.B.	500 00	500 00
Wilson, Robt. S.	"	500 00	500 00
Ramsay, Jas.	Vancouver, B.C.	100 00	100 00
Swayne, A. C.	"	3,500 00	3,500 00
Renwick, John	Nanaimo, B.C.	1,000 00	1,000 00
Hume, Bessie W.	Dartmouth, N.S.	700 00	700 00
Plaxton, Harold E.	Winnipeg, Man.	900 00	900 00
Blake, Mrs. Laura E.	Vancouver, B.C.	500 00	500 00
Pinchbeck, Geo.	Bellingham, Wash.	1,200 00	1,200 00
Deans, Mrs. Elizabeth	Victoria, B.C.	7,000 00	6,750 00
Plaxton, John	Winnipeg, Man.	500 00	500 00
Wood, Thos.	Graham Island, B.C.	3,000 00	3,000 00
Armstrong, Angus	Ashcroft, B.C.	900 00	900 00
McNutt, Adam J.	Halifax, N.S.	500 00	500 00
James, Wm. H.	Vancouver, B.C.	600 00	543 00
Abbott, Ed. J.	Mission City, B.C.	2,000 00	1,810 00
Gaetz, Freeman H.	Halifax, N.S.	400 00	400 00
Adams, Mary	Dartmouth, N.S.	2,500 00	2,325 00
Cross, Geo. B.	Sapperton, B.C.	500 00	500 00
Heaps, Anna	Vancouver, B.C.	800 00	708 00
Millar, Isaac	Winnipeg, Man.	500 00	500 00
Spencer, Chris	Vancouver, B.C.	12,800 00	12,616 00
Maritime Securities Co., Ltd.	Sydney, N.S.	100 00	77 00
Odlum, Ed.	Vancouver, B.C.	500 00	500 00
Connell, Kenah	Victoria, B.C.	2,600 00	2,600 00
Bunce, John	Vancouver, B.C.	3,500 00	3,500 00
Wright, Mrs. Caroline A.	Pasadena, Calif.	2,000 00	2,000 00
Evans, Geo. W.	Halifax, N.S.	500 00	500 00
Young, Geo. W.	"	300 00	300 00
Horne, Jas. W.	Vancouver, B.C.	2,500 00	2,500 00
Rumble, John (estate).	Central Park, B.C.	5,000 00	5,000 00
Watt, W. Langmuir	Long Beach, Calif.	2,000 00	2,000 00
Gaskell, Manfred J.	Vancouver, B.C.	2,000 00	1,300 00
McRae, Henry	Nanaimo, B.C.	500 00	500 00
Palmer, E. J.	Chenainus, B.C.	2,000 00	2,000 00
Sanford, Israel E.	Halifax, N.S.	500 00	500 00
Smith, Frances R.	Victoria, B.C.	2,000 00	2,000 00
Elizabeth Martindale Estate	"	100 00	100 00
Jones, Geo. H.	Vancouver, B.C.	2,000 00	2,000 00
Paterson, Thos. W.	Victoria, B.C.	5,000 00	5,000 00

SESSIONAL PAPER No. 8

THE PACIFIC COAST FIRE INSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	Amount subscribed	Amount paid in cash.
		\$ cts.	\$ cts.
Newbury, J. C.	Victoria, B.C.	10,000 00	10,000 00
Thomson, Henry B.	"	10,000 00	10,000 00
Dominey, Wm.	Halifax, N.S.	600 00	600 00
Ker, Walter H.	Vancouver, B.C.	10,000 00	10,000 00
Eperson, Vincent	Nelson, B.C.	500 00	500 00
Gossip, Lucy	Halifax, N.S.	300 00	300 00
Rogers, J. Spencer	Detroit, Mich.	2,500 00	2,500 00
King, Chas. E.	Victoria, B.C.	500 00	500 00
Leckie, W. H.	Vancouver, B.C.	10,000 00	4,833 34
Skinner, Fanny J.	Nanaimo, B.C.	1,500 00	1,500 00
Turner, John	Vancouver, B.C.	400 00	400 00
Matheson, Georgina	Victoria, B.C.	500 00	500 00
Rogers, Jonathan	Vancouver, B.C.	10,000 00	4,333 33
Huestis, Stephen F.	Toronto, Ont.	800 00	800 00
Grant, Helen M.	Victoria, B.C.	10,000 00	10,000 00
Mosher, Fred W.	Halifax, N.S.	500 00	500 00
Horne, John	Vancouver, B.C.	500 00	500 00
Harvey, Mary	Halifax, N.S.	100 00	100 00
Snider, Albert B.	Nanaimo, B.C.	1,000 00	1,000 00
Preston, Bertha L.	"	500 00	500 00
Begg, W. A.	Medicine Hat, Alta.	1,000 00	1,000 00
Carter, Walter C.	Sydney, N.S.	400 00	400 00
Cherry, Flora	Winnipeg, Man.	1,000 00	905 00
Blackstock, Malcolm	Victoria, B.C.	1,600 00	1,600 00
McKie, John	Grand Forks, B.C.	500 00	500 00
Martin, Geo.	Vancouver, B.C.	6,000 00	5,310 00
Edgecombe, Helen G.	St. John, N.B.	800 00	800 00
Grant, Chas. C.	St. Stephen, N.B.	4,000 00	3,810 00
McLaughlin, John	Vancouver, B.C.	2,000 00	1,905 00
Elliott, S. R., Mrs.	Kamloops, B.C.	2,000 00	2,000 00
Baker, Ella A.	Winnipeg, Man.	1,500 00	1,500 00
Duke, Robt. H., Estate	Vancouver, B.C.	700 00	539 00
Bilodeau, Pierre O.	New Westminster, B.C.	2,000 00	2,000 00
McCourt, John	Vancouver, B.C.	2,600 00	2,301 00
Gardiner, Fred	"	2,100 00	2,100 00
Morris, John W.	Halifax, N.S.	1,000 00	908 00
Boulding, Geo. T.	Victoria, B.C.	500 00	500 00
Anderson, Andrew	"	800 00	800 00
Doyle, John F.	Nanaimo, B.C.	300 00	300 00
Clemence, S. G.	Victoria, B.C.	800 00	731 00
Thomson, M. P.	Vancouver, B.C.	500 00	500 00
Mathers, Jos. C.	"	1,000 00	885 00
Mould, Jane M.	"	1,600 00	1,416 00
Ballam, Robt. G.	"	500 00	500 00
Mathers, J. B.	"	4,500 00	3,465 00
Newcomb, Sarah	Victoria, B.C.	800 00	520 00
Shatford, Walter F.	Penticton, B.C.	4,000 00	3,540 00
Stoddart, Geo. A. C.	Victoria, B.C.	2,600 00	2,370 00
Malkin, W. H.	Vancouver, B.C.	4,000 00	3,655 00
Muddell, Claude	"	1,600 00	1,416 00
McDonald, W. L.	"	1,000 00	905 00
Chadwick, Samuel	"	300 00	300 00
Boyce, Dr. B. F.	Kelowna, B.C.	1,600 00	1,416 00
Graham, Thos. Wm.	Lillooet, B.C.	500 00	500 00
Matheson, Robt.	Victoria, B.C.	800 00	800 00
Hart, Dr. Ed. C.	"	3,000 00	2,770 00
Harrison, Constance	St. John, N.B.	400 00	400 00
Stirling, Thos. W.	Kelowna, B.C.	2,000 00	1,770 00
Mounce, Lewis A.	Vancouver, B.C.	2,000 00	2,000 00
Wilson, Dr. D. H.	"	7,600 00	7,600 00
Deans, John	Victoria, B.C.	5,000 00	5,000 00
Powers, John	Nanaimo, B.C.	3,500 00	1,597 50
Scott, Robt. H.	Winnipeg, Man.	1,000 00	885 00
Harris & Horton	Halifax, N.S.	300 00	300 00
Hogle, Dr. John H.	Vancouver, B.C.	1,000 00	1,000 00
Crandell, E. H.	Calgary, Alta.	1,300 00	1,300 00

10 GEORGE V, A. 1920

THE PACIFIC COAST FIRE INSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	Amount subscribed	Amount paid in cash.
		\$ cts.	\$ cts.
Dingwall, Donald R., Estate	Winnipeg, Man.	12,500 00	7,400 00
Heibert, Gerhard	"	1,000 00	885 00
Banning, Claude P.	"	500 00	500 00
Woodland, Harold, E.	Grand Forks, B.C.	2,000 00	1,915 00
Wilson, Albert E.	St. John, N.B.	500 00	500 00
Goodacre, Lawrence	Victoria, B.C.	500 00	500 00
Bone, Wm. H.	"	1,000 00	885 00
Morley, John	Sydney, N.S.	100 00	100 00
McLennan, Robt. P.	Vancouver, B.C.	2,500 00	2,155 00
McFadzen, Frank H.	Batavia, N.Y.	400 00	354 00
Brown, Thos.	Halifax, N.S.	1,000 00	1,000 00
Ledingham, Geo. T.	Victoria, B.C.	1,000 00	885 00
Lewis, Wm., Estate	Courtenay, B.C.	1,000 00	1,000 00
Wasson, H. J.	Victoria, B.C.	5,000 00	5,000 00
Solly, D. A. O., Mrs	Summerland, B.C.	4,000 00	4,000 00
Richards, Josiah T.	Byrdton, Va.	200 00	181 00
McCallum, Donald	Grand Forks, B.C.	1,500 00	1,500 00
Murray, Annie	Halifax, N.S.	600 00	600 00
Downs, Mary	"	100 00	100 00
Mounce, Ralph	Newport Landing, N.S.	200 00	200 00
Van Houten, A. C.	Nanaimo, B.C.	3,700 00	3,700 00
Van Houten, A. C. and Mary O.	"	2,800 00	2,800 00
Brown, Fred T., estate	Vancouver, B.C.	1,000 00	1,000 00
Taylor, David and Janet	Nanaimo, B.C.	500 00	500 00
Halliday, Mrs. May	Halifax, N.S.	2,000 00	1,770 00
Munro, Alex. R.	Victoria, B.C.	3,100 00	3,100 00
Munro, Alex. K., administrator	"	200 00	200 00
Saunders, Bernard P.	Halifax, N.S.	400 00	400 00
Sinfield, Chas. A. J.	Ryde, N.S.W.	500 00	500 00
Reid, Mrs. Roberta	Victoria, B.C.	1,400 00	1,400 00
Hutchison, J. N.	Winnipeg, Man.	6,000 00	6,000 00
Lamont, Jas. F.	Vancouver, B.C.	200 00	200 00
Swanson, J. A.	Nanaimo, B.C.	200 00	200 00
Veddar, Eliz. A.	Sardis, B.C.	400 00	400 00
Hendry, Alex.	Winnipeg, Man.	1,000 00	1,000 00
Craig, Geo. (in trust)	"	500 00	500 00
Kingsley, Mrs. Anna	Shawinigan Lake, B.C.	500 00	500 00
Kingsley, Harry	"	500 00	500 00
Kingsley, Geo.	"	500 00	500 00
Bowman, Arthur and Edith	Nanaimo, B.C.	300 00	300 00
Shaffner, Mrs. Annie	Halifax, N.S.	2,800 00	2,121 11
Renwick, Thos.	Nanaimo, B.C.	1,000 00	1,000 00
Moir, Wm. M., Estate	Victoria, B.C.	1,500 00	1,500 00
Leslie, Isaac G.	Dartmouth, N.S.	1,000 00	1,000 00
Flynn, Patrick	Lakemere, B.C.	300 00	300 00
Hodgson, Herbert H.	Prince Rupert, B.C.	1,000 00	1,000 00
Crathorne, Geo. A.	Dartmouth, N.S.	500 00	500 00
Hardy, Mrs. A. McN.	"	400 00	400 00
Barron, Elizabeth A. F.	Victoria, B.C.	500 00	500 00
Pauline, Frederick A.	"	10,000 00	10,000 00
Chittick, Jos.	Dartmouth, N.S.	200 00	200 00
Chittick Sam C.	"	400 00	400 00
Laidlaw, Miss Annie M.	"	300 00	300 00
Copp, Capt. Wm. H.	Vancouver, B.C.	5,000 00	5,000 00
Ross, George H.	Winnipeg, Man.	1,000 00	1,000 00
Carter, Alfred	Dartmouth, N.S.	200 00	200 00
Carter, Robt.	"	200 00	200 00
Carter, Mrs. Susan	"	400 00	400 00
Griffin, Mrs. Mabel C.	"	300 00	300 00
Balcom, Mrs. Ethel M.	"	200 00	200 00
Morash, John P.	"	200 00	200 00
Dustan, Emily A. Mrs	"	300 00	300 00
Creighton, A. H.	"	200 00	200 00
Creighton, Mrs. Barbara	"	200 00	200 00
Ross, Mrs. Emma	"	100 00	100 00
Morash, Scott	"	400 00	400 00

SESSIONAL PAPER No. 8

THE PACIFIC COAST FIRE INSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	Amount subscribed	Amount paid in cash.
		\$ cts.	\$ cts.
Morash, J. Roderick	Dartmouth, N. S.	400 00	400 00
Morash, Norman	"	400 00	400 00
Gossip, M. L.	Halifax, N. S.	200 00	200 00
Johns, Sam	Strawberry Vale, B. C.	1,000 00	1,000 00
Whitacre, Mary F.	Vancouver, B. C.	500 00	500 00
Johns, Albion	Victoria, B. C.	1,000 00	1,000 00
Young, Abram	Bridgetown	500 00	500 00
Tobin, Arthur H.	Victoria, B. C.	5,000 00	4,260 00
Russell, J. H. G.	Winnipeg, Man.	2,500 00	2,500 00
Munro, Miss Jane	Halifax, N. S.	500 00	500 00
Mahon, Chas. E.	Vancouver, B. C.	1,000 00	750 00
Wilson, Wm.	Victoria, B. C.	5,000 00	5,000 00
Greer, T. Wesley	Vancouver, B. C.	13,100 00	12,571 00
Morash, John P., estate	Northwest Cove, N. S.	1,000 00	1,000 00
Brown, Geo. B.	Nanaimo, B. C.	1,000 00	1,000 00
Hodgson, Thos.	"	300 00	300 00
Mahrer, Herman	"	4,000 00	4,000 00
Shaw, John	"	1,100 00	1,100 00
Thompson, Eliz.	Victoria, B. C.	1,000 00	1,000 00
Finch, Lewis	"	2,500 00	2,500 00
Hanbury, David W.	"	5,000 00	5,000 00
Macdonald, Mary W.	Halifax, N. S.	500 00	500 00
Craig, Richard W.	Winnipeg, Man.	1,000 00	1,000 00
Fraser, Grace E.	Halifax, N. S.	500 00	500 00
Dustan, Ellen B.	Dartmouth, N. S.	100 00	100 00
Munro, Mrs. Jane	Victoria, B. C.	600 00	600 00
Irving, Mrs. Jeanie M.	"	200 00	200 00
Rithet, Eliz. J.	"	200 00	200 00
Rithet, Eliz. J., Committee	"	200 00	200 00
Munro, Kenneth V.	Chilliwack, B. C.	200 00	200 00
Harriman, Mrs. Jane	Niagara Falls, Ont.	500 00	500 00
Hall, Agnes E.	Halifax, N. S.	500 00	500 00
Schmitt, C. A. E.	Kitchener, Ont.	500 00	500 00
Grant, J. R.	Winnipeg, Man.	3,000 00	3,000 00
Chittick, S. & Sons	Dartmouth, N. S.	200 00	200 00
Chittick, Chas. P.	"	200 00	200 00
Dustan, Mrs. Anna	Halifax, N. S.	200 00	200 00
Danaher, Mrs. Eliz. G.	Vancouver, B. C.	800 00	800 00
Rankine, Jas.	Halifax, N. S.	1,000 00	1,000 00
Waddell, Montagu M.	Dartmouth, N. S.	300 00	300 00
Thompson, Minnie J.	Halifax, N. S.	200 00	200 00
Connelly, Mrs. Lizzie	Vancouver, B. C.	100 00	100 00
Corkey, John D.	Dartmouth, N. S.	200 00	200 00
MacDonald, Duncan D.	Vancouver, B. C.	100 00	100 00
Coffey, Miss Eliz.	Victoria, B. C.	500 00	500 00
Horton, Wm. T. W.	Halifax, N. S.	300 00	231 00
Slater, Arthur R.	Sapperton, B. C.	300 00	243 00
Ashton, Mrs. Eliza	New Westminster, B. C.	500 00	405 00
Harrison, Jas. G.	St. John, N. B.	400 00	316 00
Mackasey, Mrs. S. E.	Halifax, N. S.	1,000 00	1,000 00
Falls, Hugh	Ladner, B. C.	1,000 00	1,000 00
MacDonal, Wm.	Nanaimo, B. C.	600 00	600 00
Stoddart, Robt. W. C.	Victoria, B. C.	2,000 00	1,850 00
Mantle, Mrs. Anna	Kelowna, B. C.	1,200 00	1,062 00
Gillespie, Ada E. H.	Vancouver, B. C.	1,000 00	885 00
Harriman, James	Niagara Falls, Ont.	2,200 00	2,200 00
Barr, Mrs. Ella May	Vancouver, B. C.	1,000 00	1,000 00
Harris, Beulah Archibald	Moncton, N. B.	700 00	608 00
Archibald, Mayne B.	Vancouver, B. C.	700 00	631 00
Campbell, Minnie J. B.	Winnipeg, Man.	1,000 00	1,000 00
Wilson, Morris W.	Montreal, P. Q.	500 00	500 00
Ramsay, Mrs. Winnifred	Vancouver, B. C.	3,100 00	2,732 00
Thomson, Maude K.	"	1,000 00	1,000 00
Martin, Marguerite M.	"	1,500 00	1,500 00
Robertson, David	"	1,000 00	1,000 00
Telfer, Isabella M.	Galt, Ont.	800 00	648 00

10 GEORGE V, A. 1920

THE PACIFIC COAST FIRE INSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	Amount subscribed	Amount paid in cash.
		\$ cts.	\$ cts.
Winchester, Rev. A. B.	Toronto, Ont.	700 00	700 00
Bailey, Leonard A.	Moosejaw, Sask.	1,500 00	1,470 00
Clarke, Mrs. Mary M.	Victoria, B.C.	3,700 00	3,700 00
Hanscome, Susie McD.	Vancouver, B.C.	2,000 00	2,000 00
Lawson, Jas. H. and H. G.	"	2,900 00	2,900 00
Stonham, E., and Hadon, R. N. (in trust)	"	200 00	200 00
Tremaine, Dunsier L.	Halifax, N.S.	200 00	200 00
Tremaine, Mary F.	"	300 00	300 00
Baxter, Samuel	Victoria, B.C.	500 00	500 00
Newcomb, Chas.	"	2,600 00	2,600 00
Thomson, Mary	"	1,000 00	1,000 00
Maynard, Jos.	Victoria, B.C.	500 00	500 00
Maynard, Mrs. Catherine	"	500 00	500 00
Haggart, Helen M.	Tod Inlet, B.C.	1,000 00	1,000 00
Reid, Mrs. A. M.	Vancouver, B.C.	1,000 00	1,000 00
Lay, James Murray	"	10,000 00	10,000 00
Flack, Edythe L.	Chicago, Ill.	5,000 00	5,000 00
Flack, Esmee N.	"	5,000 00	5,000 00
McCandless, A. G.	Vancouver, B.C.	500 00	500 00
Glenesk, Wm. C.	"	500 00	500 00
Gamble, Clarke W.	Victoria, B.C.	5,000 00	4,500 00
Milne, Dr. G. L.	"	1,000 00	950 00
McGuire, John D.	Salmon Arm, B.C.	1,000 00	550 00
Allan, Wm. G.	Vancouver, B.C.	1,000 00	750 00
Mable, Mrs. Loma E.	Victoria, B.C.	400 00	104 00
Pooler, Ivan R.	Nelson, B.C.	2,000 00	1,100 00
Funk, Edwin H.	Vancouver, B.C.	1,000 00	790 00
McLennan, John K.	Winnipeg, Man.	5,000 00	2,900 00
Wylde, Manuel A.	Shawigan Lake, B.C.	2,500 00	925 00
Wylde, Mrs. Alice E.	"	2,500 00	925 00
Gillies, Dr. Bertram D.	Vancouver, B.C.	2,000 00	780 00
Drost, Peter G.	"	2,000 00	1,500 00
Jensen, Nels G.	South Vancouver, B.C.	2,500 00	1,875 00
Campbell, Colin Jas.	Winnipeg, Man.	5,000 00	2,600 00
McIntosh, Mary A.	"	5,000 00	4,250 00
Taylor, Fawcett G.	Portage la Prairie, Man.	5,000 00	3,551 25
Colwill, Jas R.	"	500 00	135 00
Cowan, Harry J.	"	1,000 00	475 00
Patrick, J. A. M.	Yorkton, Sask.	1,000 00	350 00
Green, Fred J.	Calgary, Alta.	2,000 00	740 00
Rutherford, Alex. C.	South Edmonton, Alta.	1,000 00	750 00
Perdue, Geo. M.	Victoria, B.C.	2,500 00	2,125 00
Beattie, Wm.	"	500 00	225 00
Taylor, R. R.	"	2,000 00	1,300 00
Amonson, Estate Louis S.	Philadelphia, Pa.	5,000 00	2,550 00
Galloway, Ed. J.	Vancouver, B.C.	500 00	409 87
Hackett, Estate Jas. W.	"	1,000 00	750 00
Fletcher Bros.	Victoria, B.C.	5,000 00	1,850 00
Bone, F. S.	"	1,000 00	1,000 00
Bridgman, A. W., estate of	"	1,000 00	550 00
Dougherty, Robt. F.	Vancouver, B.C.	10,000 00	7,321 50
Steele, Fred	Saskatoon, Sask.	200 00	52 00
Darke, Francis N.	Regina, Sask.	4,000 00	2,520 00
Stein, Margaret E.	Vancouver, B.C.	1,000 00	1,000 00
Spencer, David Ltd.	Victoria, B.C.	8,600 00	7,496 00
Lawson, Jas. H.	Vancouver, B.C.	3,000 00	3,000 00
R. H. L. Co., Ltd.	"	1,400 00	1,400 00
National Finance Co., Ltd., in Liquidation	"	500 00	500 00
Leydon, Mary E.	Halifax, N.S.	500 00	500 00
Taylor, Marcella M.	Vancouver, B.C.	4,300 00	3,955 00
Wilson, Victoria Jane.	Victoria, B.C.	200 00	200 00
Thomson, Hattie F.	Vancouver, B.C.	1,000 00	770 00
Peacock, Thos. and Boyd R.	"	1,200 00	1,200 00
White, G. Harding	Sussex, N.B.	300 00	300 00
White, Geo. H.	"	300 00	300 00
Morrison, Laura May	"	300 00	300 00

SESSIONAL PAPER No. 8

THE PACIFIC COAST FIRE INSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded*

Name.	Address.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
Keith, Abbie Mary.....	Sussex, N.B.....	300 00	300 00
York, Jos.....	Victoria, B.C.....	500 00	500 00
Mott, Henry Y.....	St. Johns, N.B.....	500 00	500 00
Thomson, Melville, F.....	Vancouver, B.C.....	600 00	600 00
Thomson, Jas. Geo.....	".....	600 00	600 00
Thomson, Donald.....	".....	1,500 00	1,500 00
B.C. Permanent Loan Co.....	".....	13,500 00	13,405 00
Jones, Bertha, S.....	".....	1,000 00	1,000 00
Hager, Armenta A. Mrs.....	Grimsby, Ont.....	2,000 00	2,000 00
Turnbull, Matilda A.....	Victoria, B.C.....	2,000 00	2,000 00
MacLachlan, Wm. M.....	Vancouver, B.C.....	5,000 00	5,000 00
Warrender, A. S.....	".....	3,500 00	3,500 00
David, Gilbert G.....	".....	500 00	500 00
Douglas, Alex. H.....	".....	2,500 00	2,500 00
Escott, Mrs. Sarah L.....	Winnipeg, Man.....	1,000 00	550 00
Procter, Katherine A.....	Vancouver, B.C.....	500 00	500 00
Gibbon, A. Howard.....	".....	1,000 00	1,000 00
Howes, Harry.....	".....	600 00	600 00
Totals.....		611,900 00	543,787 90

10 GEORGE V, A. 1920

PICTOU COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at June 15, 1920).

A. R. Murray, Pres.; A. D. McKay, Vice-Pres.; J. R. Stalker, J. D. McKay, A. C. McDonald, Samuel Mackay, D. Ballantine, G. L. Sellers, G. W. Thompson, Peter McInnes, R. Fullerton, John M. McIntosh, A. P. Semple, John R. Young, A. McG. Fraser.

THE PROTECTIVE ASSOCIATION OF CANADA.

LIST OF DIRECTORS—(As at Feb. 9, 1920.)

J. T. Farish, Pres.; Nelson Mitchell, Vice-Pres.; E. E. Gleason, Manager and Secretary; Eugene E. Gleason, W. D. Bradford, Daniel K. Cowley, M.D., Geo. H. Sherwood, James G. Fuller.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1919.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
J. T. Farish	New York, N.Y.	110	11,000 00	7,700 00
Nelson Mitchell	Granby, Que.	110	11,000 00	7,700 00
E. E. Gleason	"	110	11,000 00	7,700 00
W. D. Bradford	"	94	9,400 00	6,580 00
Jas. G. Fuller	"	40	4,000 00	2,800 00
D. K. Cowley, M.D.	"	10	1,000 00	700 00
Geo. H. Sherwood	Cardinal, Ont.	26	2,600 00	1,820 00
Totals		500	50,000 00	35,000 00

QUEBEC FIRE ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 26, 1920.)

Victor Chateaufvert, Pres.; R. Audette, Vice-President; Colin, E. Sword, Manager; A. W. Blake, A. E. Blogg, Alex. MacLean, Wm. A. Sims, Alfred Wright, E. G. Meredith, Wm. Thompson.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1919.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Blake A. W.	Winnipeg, Man.	10	450 00	250 00
Blogg, A. E.	Toronto, Ont.	10	450 00	250 00
Chateaufvert, V.	Quebec, P.Q.	10	450 00	250 00
Audette, R.	Quebec, Que.	10	450 00	250 00
MacLean, Alex.	Toronto, Ont.	10	450 00	250 00
London and Lancashire Fire Insurance Co. Ltd.	Liverpool, Eng.	491	220,500 00	122,500 00
Sims, Wm. A.	Florence, Italy.	10	450 00	250 00
Sword, Colin E.	Montreal, Que.	10	450 00	250 00
Wright, Alfred	Toronto, Ont.	10	450 00	250 00
Meredith, E. G.	Quebec, Que.	10	450 00	250 00
Thompson, Wm.	Vancouver, B.C.	10	450 00	250 00
Totals		591	225,000 00	125,000 00

SESSIONAL PAPER No. 8

THE WESTERN ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 28, 1920.)

W. B. Meikle, Pres.; Sir John Aird; Robert Bickerdike, (Montreal), Lt.-Col. Henry Brock; Alfred Coper, (London, Eng.); H. C. Cox; John H. Fulton; D. B. Hanna; E. Hay; John Hoskin, K.C., LL.D.; Miller Lash; Geo. A. Morrow, Lt.-Col. the Hon. Frederic Nicholls; Brig.-Gen. Sir Henry Pellatt, C.V.O.; E. R. Wood.

LIST OF HOLDERS OF PREFERENCE STOCK—(As at Dec. 31, 1919.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Aird, John Sir.	Toronto, Ont.	250	5,000 00	5,000 00
Anderson, Mrs. Maggie A.	Baltimore, Md.	40	800 00	800 00
Bickerdike, Robert.	Montreal, Que.	1,250	25,000 00	25,000 00
Brock, W. R., Estate of	Toronto, Ont.	5,000	100,000 00	100,000 00
Cameron, D. A.	"	22,250	445,000 00	445,000 00
Carpenter, Mrs. Alice B.	Wakefield, Mass.	100	2,000 00	2,000 00
Carpenter, Geo. O.	St. Louis, Mo.	100	2,000 00	2,000 00
Central Canada Loan and Savings Co.	Toronto, Ont.	4,945	98,900 00	98,900 00
Daly, Sir M. B.	Halifax, N.S.	50	1,000 00	1,000 00
Donnelly, W. J.	Baltimore, Md.	60	1,200 00	1,200 00
DuBois, Mrs. Clara.	Montclair, N.J.	63	1,260 00	1,260 00
Frank & DuBois.	New York, N.Y.	187	3,740 00	3,740 00
Goid, James.	London, Eng.	37	740 00	740 00
Guntrum, L. E.	Cincinnati, Ohio.	40	800 00	800 00
Hammond, H. C., Exrs. estate.	Toronto, Ont.	700	14,000 00	14,000 00
Hoskin, John, K.C., LL.D.	"	1,250	25,000 00	25,000 00
Lash, Z. A., K.C., LL.D.	"	1,250	25,000 00	25,000 00
Nicholls, Frederic, Lt.-Col., The Hon.	"	750	15,000 00	15,000 00
Osler, Hammond & Nanton.	Winnipeg, Man.	300	6,000 00	6,000 00
Perrin, Mrs. Miney.	New York, N.Y.	250	5,000 00	5,000 00
Smith, Davis & Co.	Buffalo, N.Y.	211	4,220 00	4,220 00
Smith, F. J. D.	Newtonbrook, Ont.	40	800 00	800 00
Toronto Gen'l Trusts Corp'n, exrs. estate				
J. Kerr Osborne.	Toronto, Ont.	2,500	50,000 00	50,000 00
Wood, E. R.	"	8,377	167,540 00	167,540 00
Totals.		50,000	1,000,000 00	1,000,000 00

10 GEORGE V, A. 1920

THE WESTERN ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

LIST OF HOLDERS OF COMMON STOCK—(As at Dec. 31, 1919.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Adamson, W. H.	Toronto, Ont.	10	200 00	200 00
Alexander, John Cameron	Oxford, Eng.	35	700 00	700 00
Allan, Mrs. Elsie M.	Toronto, Ont.	100	2,000 00	2,000 00
Allison, Mrs. Mary	Ayer's Cliff, Que.	20	400 00	400 00
Ardagh, Miss Annie B.	Barrie, Ont.	30	600 00	600 00
Ardagh, H. H.	"	30	600 00	600 00
Arkell, F. Henry, (Miss Edith M. Arkell Executrix)	Woolaston, Eng.	400	8,000 00	8,000 00
Armstrong, Mrs. F. J.	Toronto, Ont.	16	320 00	320 00
Arnoldi, Mrs. E. Louis	"	25	500 00	500 00
Arnoldi, Mrs. Agnes, estate of	"	11	220 00	220 00
Arnoldi, Frank (in trust for Miss Harriet Burrows)	"	30	600 00	600 00
Ayles, Miss Anna	Vancouver, B.C.	12	240 00	240 00
Bailey, Mrs. P. L.	Mimico, Ont.	20	400 00	400 00
Baillie, James E.	Toronto, Ont.	37	740 00	740 00
Bain, Mrs. Helen	Dundas, Ont.	60	1,200 00	1,200 00
Bain, Miss Helen D.	"	50	1,000 00	1,000 00
Baines, Mrs. Mary L.	Toronto, Ont.	9	180 00	180 00
Baker, John T., exrs. estate	New York, N.Y.	250	5,000 00	5,000 00
Ballantyne, W. L.	Glasgow, Scot.	24	480 00	480 00
Barker, Miss Lucy W.	Torrington, Conn.	16	320 00	320 00
Barker, Charles G.	Hamilton, Ont.	22	440 00	440 00
Barker, Mrs. Helen	"	55	1,100 00	1,100 00
Barker, Miss Francis E.	"	22	440 00	440 00
Barker, Miss Florence I.	"	22	440 00	440 00
Barnet, Mrs. J. G.	Toronto, Ont.	150	3,000 00	3,000 00
Bassett, Miss Mary J. C.	Bowmanville, Ont.	20	400 00	400 00
Bate, T. B., exrs. estate	St. Catharines, Ont.	100	2,000 00	2,000 00
Bate, W. T.	"	50	1,000 00	1,000 00
Bates, F. W. and C. E. W., Anstin	London, E.C., Eng.	10	200 00	200 00
Battersby, C. (A. C. Clark, Sarnia, Ont., and H. C. P. Battersby, exrs. estate)	C. O. H. C. P. Battersby, Port Dover, Ont.	26	520 00	520 00
Baxter, Dighton W.	Bedford Park, Ont.	10	200 00	200 00
Baxter, Dighton W., in trust	"	100	2,000 00	2,000 00
Bean, Rev. W. H. (Mary Anna Bean, executrix estate)	Yonkers, N.Y.	36	720 00	720 00
Beatty, Mrs. Edith A.	Toronto, Ont.	68	1,360 00	1,360 00
Beatty, Mrs. Margaretta E.	"	25	500 00	500 00
Beemer, Miss Clara	"	14	280 00	280 00
Beemer, Frank M. D.	Vittoria, Ont.	8	160 00	160 00
Beemer, Miss Kate A.	Toronto, Ont.	35	700 00	700 00
Beeson, Mrs. Mary W.	Colorado Springs, Col.	16	320 00	320 00
Bell-Irving, J. J.	Rokeby, Barnard Castle Durham, Eng.	400	8,000 00	8,000 00
Bickerdike, Robert	Montreal, Que.	1,105	22,100 00	22,100 00
Biggs, Mrs. Gertrude L.	Toronto, Ont.	53	1,060 00	1,060 00
Blaker, Rev. C. R. (Mrs. C. R. Blaker and E. H. Blaker, exrs. estate)	Chichester, Eng.	50	1,000 00	1,000 00
Blaker, E. H.	Northgate, Chichester, Sussex, Eng.	200	4,000 00	4,000 00
Blaker, H. M.	The Wallands, Lewes, Sussex, Eng.	4	80 00	80 00
Blaker, M. S.	"	20	400 00	400 00
Blaker, Reginald	"	12	240 00	240 00
Blossom, George W.	Chicago, Ill.	125	2,500 00	2,500 00
Bond, J. M. (D. T. Symons, exr. estate)	Toronto, Ont.	38	760 00	760 00

SESSIONAL PAPER No. 8

THE WESTERN ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed	Amount paid in cash.
			\$ cts	\$ cts.
Bond, W. George.....	Guelph, Ont.....	20	400 00	400 00
Boswell, Mrs. Charlotte.....	Banff, Alta.....	100	2,000 00	2,000 00
Boyd, Ernest B.....	New York, N.Y.....	125	2,500 00	2,500 00
Boyd, Mrs. Ida I.....	Toronto, Ont.....	20	400 00	400 00
Braid, John.....	London, Eng.....	10	200 00	200 00
British America Ass'ce Co.....	Toronto, Ont.....	7,422	148,440 00	148,440 00
Brock, W. R., est. of.....	".....	357	7,140 00	7,140 00
Brock, Henry, Lt.-Col.....	".....	250	5,000 00	5,000 00
Brown, Miss Cornelia C.....	Owen Sound, Ont.....	250	5,000 00	5,000 00
Brown, Edward B. (exr. estate Mrs. Diana Betley).....	Toronto, Ont.....	75	1,500 00	1,500 00
Brown, Robert S.....	".....	50	1,000 00	1,000 00
Bruce, Robert.....	Pinner, Eng.....	70	1,400 00	1,400 00
Branton, Mrs. Harriet A.....	Newmarket, Ont.....	50	1,000 00	1,000 00
Burder, R. H. R.....	Newick, Eng.....	750	15,000 00	15,000 00
Burder, Mrs. A. F.....	".....	52	1,040 00	1,040 00
Burns, Miss Jennie S.....	Toronto, Ont.....	100	2,000 00	2,000 00
Cable, Sir Ernest.....	London, Eng.....	250	5,000 00	5,000 00
Calvert, A. E., manager, and Lancefield, H. S., in trust.....	Toronto, Ont.....	1,308	26,160 00	26,160 00
Cameron, Mrs. Annie.....	".....	40	800 00	800 00
Cameron, Mrs. Catherine.....	".....	6	120 00	120 00
Campbell, D. (W. J. Campbell, ex'r estate)	Interlaken, N. Y.....	47	940 00	940 00
Campbell, Mrs. Eleanor.....	Stonewall, Man.....	25	500 00	500 00
Campbell, Mrs. Mary.....	Collingwood, Ont.....	20	400 00	400 00
Canada Trust Company.....	London, Ont.....	20	400 00	400 00
Carey, Wm. (F. Roper and Mrs. M. Carey exrs. estate).....	Toronto, Ont.....	60	1,200 00	1,200 00
Carlyle, Mrs. W. D.....	".....	179	3,580 00	3,580 00
Carlyle, James (exr. estate).....	".....	125	2,500 00	2,500 00
Carpenter, E. R. (Miss Louise N. Carpenter and Elihu Stewart, exrs. estate of)	Collingwood, Ont.....	100	2,000 00	2,000 00
Carpenter, George O.....	St. Louis, Mo.....	125	2,500 00	2,500 00
Carpenter, Mrs. Alice B.....	Wakefield, Mass.....	125	2,500 00	2,500 00
Carruthers, James.....	Montreal, Que.....	500	10,000 00	10,000 00
Cawthra, Mrs. E. J. and W. H. Cawthra (in trust).....	Toronto, Ont.....	110	2,200 00	2,200 00
Cawthra, Mrs. E. J.....	".....	50	1,000 00	1,000 00
Cawthra, W. Herbert.....	".....	30	600 00	600 00
Central Canada Loan and Savings Co.....	".....	11,843	236,860 00	236,860 00
Central Canada Loan and Savings Co. (in trust).....	".....	1,772	35,440 00	35,440 00
Champion, Charles (Brantford Trust Co., exrs. estate).....	Brantford, Ont.....	53	1,060 00	1,060 00
Chester, John George.....	Toronto, Ont.....	50	1,000 00	1,000 00
Cheyne, A. D.....	London, Eng.....	80	1,600 00	1,600 00
Chipman, Willis.....	Toronto, Ont.....	100	2,000 00	2,000 00
Churchill, F. W.....	Collingwood, Ont.....	5	100 00	100 00
Chute, Miss Fliza and Agnes (in trust)	Toronto, Ont.....	15	300 00	300 00
Clark, Mrs. Janet.....	".....	50	1,000 00	1,000 00
Coffee, J. F.....	".....	50	1,000 00	1,000 00
Coles, Ernest.....	Arnolds, Holmwood, Surrey, Eng.....	100	2,000 00	2,000 00
Colonial Investment and Loan Co.....	Toronto, Ont.....	450	9,000 00	9,000 00
Cooch, A. C.....	".....	30	600 00	600 00
Cook, J. L. (exrs. estate).....	".....	50	1,000 00	1,000 00
Cooper, Alfred.....	London, Eng.....	250	5,000 00	5,000 00
Coulthard, W. W.....	Peterboro, Ont.....	10	200 00	200 00
Coutts, James.....	Ufford, Muskoka, Ont.....	50	1,000 00	1,000 00
Cox, H. C.....	Toronto, Ont.....	250	5,000 00	5,000 00
Craig, Rev. Robert J.....	Demorestville, Ont.....	4	80 00	80 00
Craig, Miss Gertrude R.....	Kingston, Ont.....	2	40 00	40 00
Crocker, Sydney.....	Toronto, Ont.....	15	300 00	300 00
Crombie, Miss Jessie Ellise.....	London, Eng.....	22	440 00	440 00
Crosbie, C. A.....	Vancouver, B. C.....	25	500 00	500 00
Crosley, Varick C.....	Webster City, Iowa.....	25	500 00	500 00

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THE WESTERN ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Crosley, Geo. R. (trustee).....	"	50	1,000 00	1,000 00
Crowther, W. C.	Toronto, Ont.....	40	800 00	800 00
Cryderman, J. H.	Bowmanville, Ont.....	50	1,000 00	1,000 00
Cunningham, Mrs. Margaret	Guelph, Ont.....	222	4,440 00	4,440 00
Currie, Miss Louisa S.	Omenece, Ont.....	16	320 00	320 00
Dadson, Mrs. Amanda V. S. (estate).....	Buffalo, N.Y.....	100	2,000 00	2,000 00
Dalton, C. C.	Toronto, Ont.....	575	11,500 00	11,500 00
Dalton, R. C.	"	5	100 00	100 00
Davidson, S. F. (J. C. and N. F. Davidson (exrs. estate).....	"	37	740 00	740 00
Davy, John	Cleveland, Ohio.....	5	100 00	100 00
DeGex, Leonard M.	Prince Rupert, B. C.....	16	320 00	320 00
Demers, Mrs. A.	Montreal, Que.	10	200 00	200 00
Denny, John (A. Denny, W. A. Cameron and J. A. Worrell), exrs. estate).....	Toronto, Ont.....	100	2,000 00	2,000 00
Des Voeux, H. J.	London, England.....	10	200 00	200 00
Dewart, Mrs. E.	Toronto.....	20	400 00	400 00
Dight, Norris (exrs. estate).....	Thedford, Ont.....	20	400 00	400 00
Dingman, Mrs. A. O.	Toronto, Ont.....	25	500 00	500 00
Donnelly, Thos. (exrs. estate).....	Kingston, Ont.....	20	400 00	400 00
DuBois, Cornelius	New York, N.Y.....	395	7,900 00	7,900 00
DuBois, Mrs. Clara	Montclair, N.J.....	290	5,800 00	5,800 00
Duff, Miss Marie E.	Toronto, Ont.....	7	140 00	140 00
Duffet, Walter.....	"	289	5,780 00	5,780 00
Dundas, J. R. (exrs. estate)	"	50	1,000 00	1,000 00
Dunlop, Miss Mary Mildred	Richmond, Va.....	2	40 00	40 00
Dunlop, Robert J.	Glasgow, Scotland.....	100	2,000 00	2,000 00
Dunlop, Thomas.....	"	100	2,000 00	2,000 00
Dunn, Jesse W.	Toronto, Ont.....	25	500 00	500 00
Dunnet, Mrs. Jessie.....	"	75	1,500 00	1,500 00
Dupuis, Mrs. Annie.....	Kingston, Ont.....	20	400 00	400 00
Egleston, Ann	Ancaster, Ont.....	37	740 00	740 00
Elliott, Miss Kate A.	London, Ont.....	60	1,200 00	1,200 00
Ellis, Mrs. Mary E.	Toronto, Ont.....	16	320 00	320 00
Emery, Misses Charlotte E. and Harriet M.	"	25	500 00	500 00
Evans, Mrs. Mary E. (estate).....	Woodstock, Ont.....	48	960 00	960 00
Ewing, Mrs. Isabella.....	Toronto, Ont.....	25	500 00	500 00
Farmer, Margaret	Ancaster, Ont.....	37	740 00	740 00
Farwell, W. G. M.D., (in trust)	Washington, D.C.....	70	1,400 00	1,400 00
Fauquier, G. E.	Ottawa, Ont.....	250	5,000 00	5,000 00
Featherstonhaugh, Mrs. C. L.	Toronto, Ont.....	55	1,100 00	1,100 00
Feeney, Farrell C.	"	10	200 00	200 00
Ferguson, G. Tower & Co.	"	10	200 00	200 00
Ferguson, Walter J.	New Orleans, La.....	20	400 00	400 00
Fernie, Mrs. D. M.	Belfast, Ireland.....	40	800 00	800 00
Fernie, W. J., Lieut-Col	London, Eng.....	360	7,200 00	7,200 00
Fernie, W. K.	Thornton, Hough, Eng.....	50	1,000 00	1,000 00
Ferrier, Miss Annie.....	Orangeville, Ont.....	13	260 00	260 00
Field, Harry M.	Toronto, Ont.....	10	200 00	200 00
Fitton, Cecil H.	} Trustees Brantford, Ont.....	10	200 00	200 00
Fitton, Minnie				
Fitton, Horace W.				
Fitton, H. W.	"	8	160 00	160 00
Fitzgerald, William.....	Unknown	5	100 00	100 00
Forbes, Geo. D.	Hesperia, Ont.....	52	1,040 00	1,040 00
Forbes, Geo. D., and J. J. Shaw (in trust).....	"	52	1,040 00	1,040 00
Forbes, Geo. D., and J. J. Shaw (in trust).....	"	52	1,040 00	1,040 00
Forbes, Geo. D., and J. J. Shaw (in trust).....	"	52	1,040 00	1,040 00
Forster, J. W. L.	Toronto, Ont.....	10	200 00	200 00
Foster, C. C.	"	10	200 00	200 00
Foster, Ethel A. G.	"	13	260 00	260 00
Foster, Harold W. A.	Toronto, Ont.....	13	260 00	260 00
Fox, G. W.	Liverpool, Eng.....	92	1,840 00	1,840 00
Frank, Emil H., estate of	Brooklyn, N.Y.....	350	7,000 00	7,000 00
Frank, George S.	"	60	1,200 00	1,200 00
Freyseug, Peter.....	Toronto, Ont.....	175	3,500 00	3,500 00

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THE WESTERN ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No of shares.	Amount subscribed.		Amount paid in cash.	
			\$	cts.	\$	cts.
Frink, H. W.	St. John, N.B.	25	500	00	500	00
Frink, R. W. W., estate of.	"	250	5,000	00	5,000	00
Fullard, R. J. B.	Brandon, Man.	5	100	00	100	00
Fulton, John H.	New York, N.Y.	250	5,000	00	5,000	00
Fulton, R. R., (exrs. estate)	Toronto, Ont.	146	2,920	00	2,920	00
Gamble, Mrs. Matilda	"	57	1,140	00	1,140	00
Gamsby, Mrs. Rosa A. B.	Oscala, Fla.	96	1,920	00	1,920	00
Garrett, Mrs. Minnie L.	Kingston, Ont.	25	500	00	500	00
Gash, Jane, (exrs. estate)	Toronto, Ont.	50	1,000	00	1,000	00
Gash, N. B.	"	25	500	00	500	00
Gentles, Mrs. Margaret, estate of.	Lucan, Ont.	75	1,500	00	1,500	00
George, W. H.	Toronto, Ont.	5	100	00	100	00
Gibson, Lady Elizabeth M.	Hamilton, Ont.	100	2,000	00	2,000	00
Gibson, Rev. J.	Thornhill, Ont.	25	500	00	500	00
Gill, Robert.	Ottawa, Ont.	20	400	00	400	00
Gilleland, L. J.	Sturgeon Falls, Ont.	10	200	00	200	00
Gilmour, Miss Alice	Toronto, Ont.	5	100	00	100	00
Glover, Mrs. H. B. Q.	Liverpool, Eng.	50	1,000	00	1,000	00
Goad, C. E., (exrs. estate)	Toronto, Ont.	700	14,000	00	14,000	00
Gold, James.	London, Eng.	75	1,500	00	1,500	00
Gordon, William.	Unknown	3	60	00	60	00
Gorham, Mrs. Helen D.	Milton, Ont.	12	240	00	240	00
Gould, Isaac J., estate of	Uxbridge, Ont.	125	2,500	00	2,500	00
Gourley, Mrs. Lottie E.	Toronto, Ont.	50	1,000	00	1,000	00
Gowans, John (exrs. estate)	"	150	3,000	00	3,000	00
Gower, E. P. and G. T. Purdy, in trust	"	2,200	44,000	00	44,000	00
Graham, Mrs. Ada	Fairhope, Baldwin Co., Alabama	50	1,000	00	1,000	00
Graham, Sir John H. M., Bart.	Glasgow, Scotland	250	5,000	00	5,000	00
Grant, Miss Aggie G.	Woodville, Ont.	72	1,440	00	1,440	00
Grassett, Fred. LeM., M.D.	Toronto, Ont.	114	2,280	00	2,280	00
Gray, Wm.	New York, N.Y.	20	400	00	400	00
Gunn, Miss Tena	Toronto, Ont.	25	500	00	500	00
Guntrum, L. E.	Cincinnati, Ohio.	50	1,000	00	1,000	00
Gzowski, Mrs. Vera M.	Toronto, Ont.	4	80	00	80	00
Hall, Bertha F.	Bright, Ont.	20	400	00	400	00
Hamilton, Mrs. Alice M.	Peterboro, Ont.	22	440	00	440	00
Hanna, D. B.	Toronto, Ont.	250	5,000	00	5,000	00
Harrington Fred.	"	19	380	00	380	00
Harrington, Mrs. Catherine.	"	1	20	00	20	00
Harrington, Miss Kate.	"	25	500	00	500	00
Harrington, Joseph	Jerseyville, Ont.	37	740	00	740	00
Harrington, William	Ancaster, Ont.	37	740	00	740	00
Harris Trust, The	Brantford, Ont.	50	1,000	00	1,000	00
Harris, A. B.	Clarkson, Ont.	22	440	00	440	00
Harris, Lloyd	Brantford, Ont.	340	6,800	00	6,800	00
Harris, Mrs. Mary H. S. V.	Clarkson, Ont.	62	1,240	00	1,240	00
Harris, Miss Naomi M.	"	54	1,080	00	1,080	00
Harris, Miss Annie L.	"	54	1,080	00	1,080	00
Harris, Miss Lucy L.	Toronto, Ont.	61	1,220	00	1,220	00
Harvey, Edmund.	Guelph, Ont.	7	140	00	140	00
Harvey, Mrs. Joanna L. (in trust).	"	10	200	00	200	00
Hazard, Horace	Charlottetown, P.E.I.	50	1,000	00	1,000	00
Hay, E.	Toronto, Ont.	250	5,000	00	5,000	00
Hay, F. W., M.P.P.	Listowel, Ont.	25	500	00	500	00
Heakes, Rev. William	Lewiston, N.Y.	40	800	00	800	00
Heape, Mrs. Barbara.	Liverpool, Eng.	450	9,000	00	9,000	00
Heffernan, Miss N. C.	Toronto, Ont.	80	1,600	00	1,600	00
Heighington, Angus C., Trustee William Thompson Trust.	"	30	600	00	600	00
Henry, John (exrs. estate).	"	20	400	00	400	00
Hepburn, R. R.	Winnipeg, Man.	5	100	00	100	00
Hewat, Miss Florence E.	Halifax, N.S.	20	400	00	400	00
Heyd, George D.	Brantford, Ont.	65	1,300	00	1,300	00
Hill, Lawrence R.	Toronto, Ont.	20	400	00	400	00
Hime, W. L. and W. M. (in trust).	"	20	400	00	400	00

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THE WESTERN ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.		Amount paid in cash.	
			\$	cts.	\$	cts.
Hinde, George J., estate of...	Street Somerset, Eng..	750	15,000	00	15,000	00
Hirschberg, Mary	St. Louis, Mo..	63	1,260	00	1,260	00
Hobson, Mrs. Agnes	Guelph, Ont.	60	1,200	00	1,200	00
Hobson, Mrs. R. M.	Toronto, Ont.	100	2,000	00	2,000	00
Hobson, J. Henry..	Redcliffe, Dawlish, Eng	200	4,000	00	4,000	00
Hodgetts, G. H. and F. H. McVity (in trust).	Toronto, Ont.	73	1,460	00	1,460	00
Hodgkinson, F. W. Exrs. Est. of F. A.						
Hodgkinson, T. A. / Hodgkinson..	London, Eng ..	30	600	00	600	00
Hogg, Mrs. May Harvey and Gerard Lake Crole..	London, N., Eng ..	15	300	00	300	00
Holerott, Mrs. M. S. (estate), c/o Dr. H. C. Scadding ..	Orillia, Ont....	10	200	00	200	00
Holerott, H. S.	"	5	100	00	100	00
Hood, John (in trust).	Winnipeg, Man	25	500	00	500	00
Hooper, Chas. E., (exrs. estate), c/o Dr. E. M. Hooper...	Toronto, Ont.	63	1,260	00	1,260	00
Horne, George (exrs. estate).	"	48	960	00	960	00
Horne, Miss Mary..	Tilsonburg, Ont.....	14	280	00	280	00
Hornsby, Harry ..	Leamington, Eng....	17	340	00	340	00
Hornsby, Mrs. Julia	Toronto, Ont	11	220	00	220	00
Hoskin, John, K.C., LL. D..	"	200	4,000	00	4,000	00
Howe, Etna D., estate of.	"	100	2,000	00	2,000	00
Hughes, Mrs. Jerusha D.	"	150	3,000	00	3,000	00
Ingles, Miss Annie..	Dumfries, Scotland....	10	200	00	200	00
Jacks, Mrs. Henrietta..	Toronto, Ont	20	400	00	400	00
Jacks, Mrs. Kate.	"	8	160	00	160	00
Jacks, Price, (exrs. estate)	"	144	2,880	00	2,880	00
Jackson, George J..	Simcoe, Ont	10	200	00	200	00
Jackson, Alexander H..	Buffalo, N.Y.	10	200	00	200	00
Jackson, Walter William	Horton Lodge, Slough, Eng	20	400	00	400	00
Jackson, Mrs. Emma E..	Scarboro, Ont....	5	100	00	100	00
Jackson, Thompson...	"	20	400	00	400	00
Jager, A. N. R	Hoylelake, Eng....	25	500	00	500	00
Jager, B. M..	Oxton...	50	1,000	00	1,000	00
Jarvis, Mrs. Jennie...	Toronto, Ont....	47	940	00	940	00
Johnston, James A., (exrs. estate)..	"	50	1,000	00	1,000	00
Johnston, Miss Sidney M....	Los Angeles, Cal ..	75	1,500	00	1,500	00
Jones, Grey...	Oxton, Eng	10	200	00	200	00
Jones, Thomas E.	Toronto, Ont...	9	180	00	180	00
Jones, W. E..	Liverpool, Eng...	20	400	00	400	00
Keefer, W. Napier	Toronto, Ont....	55	1,100	00	1,100	00
Kehoe, Christopher I.	Care of F. D. Hirschberg & Co., St. Louis, Mo	62	1,240	00	1,240	00
Keith, David S., estate of	Toronto, Ont....	65	1,300	00	1,300	00
Kennaway, Miss Gertrude E..	Ottery, St Marys, Devonshire, Eng..	27	540	00	540	00
Kennaway, Rt. Hon. Sir John H. (Bart.) estate of.	Ottery, St Marys, Devonshire, Eng..	150	3,000	00	3,000	00
Kennedy, Miss Belle H	San Francisco, Cal ...	1	20	00	20	00
Kennedy, Miss Grace M	"	1	20	00	20	00
Kennedy, Mrs. Ida M..	Agincourt, Ont..	15	300	00	300	00
Kennedy, Wm. B., M.D	Guelph, Ont	32	640	00	640	00
Kenny, J. J., exrs (estate)....	Care of Mrs. P. L. Bailey Mimico, Ont..	89	1,780	00	1,780	00
Kent, Mrs. Caroline	Toronto, Ont....	1,500	30,000	00	30,000	00
King, Miss Emma	Quebec, Que	20	400	00	400	00
Kirkpatrick, Chas. Stafford	Kingston, Ont....	5	100	00	100	00
Kirkpatrick, Herbert Rutherford	Toronto, Ont	5	100	00	100	00
Kirkpatrick, Henrietta Helen..	"	5	100	00	100	00
Kirkpatrick, Annie Kathleen...	Saranac Lake, N.Y	5	100	00	100	00
Kirkpatrick, Mrs. Harriet B.	Kingston, Ont....	11	820	00	820	00
Knight, Edward.	Rotterdam, Holland...	20	400	00	400	00
Knox, Mrs. Leonora J.	Toronto, Ont....	6	120	00	120	00
Knox, William	"	6	120	00	120	00
Knowles, Dr. Mary G.	Philadelphia, Pa.	12	240	00	240	00

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THE WESTERN ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Laird, Mrs. Mary.....	Toronto, Ont.....	34	680 00	680 00
Lamond, Mrs. M. L. A.....	Richmond, Surrey, Eng	50	1,000 00	1,000 00
Langley, H. George.....	Toronto, Ont.....	35	700 00	700 00
Langrish, W. J.....	London, E.C., Eng.....	10	200 00	200 00
Larkin, P. (exrs. estate).....	Care of Mrs. E. M. Larkin, St. Catharines, Ont.....	100	2,000 00	2,000 00
Lash, Z. A., K.C., LL.D.....	Toronto, Ont.....	34	680 00	680 00
Lash, Z. A., K.C., LL.D. (trustee).....	".....	400	8,000 00	8,000 00
Lash-Miller, Mrs. P. C.....	".....	30	600 00	600 00
Latta, James G.....	Ayrshire, Scotland.....	130	2,600 00	2,600 00
Law, William.....	Glasgow, Scotland.....	72	1,440 00	1,440 00
Lawrence, G. W., (exrs. estate).....	Care of W. N. Lawrence, Stratford, Ont.....	55	1,100 00	1,100 00
Lawrence, William.....	Stratford, Ont.....	50	1,000 00	1,000 00
Leggatt, Catherine M.....	Hamilton, Ont.....	50	1,000 00	1,000 00
Leggatt, John.....	".....	50	1,000 00	1,000 00
Leggatt, Matthew H.....	Vancouver, B.C.....	50	1,000 00	1,000 00
Leggatt, William.....	Montreal, Que.....	50	1,000 00	1,000 00
Lee, Frank P.....	Toronto, Ont.....	25	500 00	500 00
Lipscomb, H. J., (exrs. estate).....	Toronto, Ont.....	50	1,000 00	1,000 00
Little, Rev. James S. T. D.....	Belfast, Ireland.....	250	5,000 00	5,000 00
Little, Dr. L. S. (Rosetta Annie Little and Chas. Jas. Colbrooke Little, exrs. estate).....	The Roughets, Whitehill, Bletchingley, Surrey, Eng.....	20	400 00	400 00
Locke, J. T.....	J. T. Locke & Co., Toronto, Ont.....	10	200 00	200 00
Long, Thomas.....	Toronto, Ont.....	754	15,080 00	15,080 00
Long, Miss Annie.....	".....	80	1,600 00	1,600 00
Long, Thomas (in trust).....	".....	100	2,000 00	2,000 00
Long, F. S.....	London, Eng.....	2	40 00	40 00
Logan, F. G.....	Care of James Lumbers & Co., Toronto, Ont.....	45	900 00	900 00
Loucks, Mrs. Harriett.....	Winnipeg, Man.....	6	120 00	120 00
Lyons, Miss Antonia E.....	Toronto, Ont.....	12	240 00	240 00
MacDonald, Mrs. Alice.....	Guelph, Ont.....	12	240 00	240 00
MacDonald, Mrs. Sarah M.....	Toronto, Ont.....	12	240 00	240 00
MacDonald, Col. A. H., K.C.....	Guelph, Ont.....	10	200 00	200 00
MacGillivray, Clara D.....	Kingston, Ont.....	22	440 00	440 00
MacKay, Geo. S., (exrs. estate).....	Toronto, Ont.....	32	640 00	640 00
MacMahon, H. P.....	London, Ont.....	50	1,000 00	1,000 00
MacPherson, Miss Katherine L.....	Montreal, Que.....	12	240 00	240 00
MacPherson, Gilbert G.....	Rochester, N.Y.....	50	1,000 00	1,000 00
Maddison, Mrs. E. A. (in trust).....	Toronto, Ont.....	11	220 00	220 00
Mahony, Mrs. M. E.....	Oakville, Ont.....	5	100 00	100 00
Mann, John, Sir K. B. E.....	Glasgow, Scot.....	36	720 00	720 00
Mann, Ludovic McL.....	".....	72	1,440 00	1,440 00
Manning, Mrs. Francis.....	New York, N.Y.....	15	300 00	300 00
Manitoba College.....	Winnipeg, Man.....	105	2,100 00	2,100 00
Marks, Mrs. Emily P., (exrs. estate).....	Toronto, Ont.....	25	500 00	500 00
Marriott, Charles.....	Toronto, Ont.....	100	2,000 00	2,000 00
Martin, Percy.....	Vancouver, B.C.....	5	100 00	100 00
Martin, Thomas B. (trustee).....	Macleod, Alta.....	40	800 00	800 00
Masson, Wm., (exrs. estate).....	Toronto, Ont.....	122	2,440 00	2,440 00
Maughan, Mrs. Fanny.....	".....	18	360 00	360 00
Meikle, W. B.....	".....	700	14,000 00	14,000 00
Meikle, Mrs. W. B. (Beatrice).....	".....	300	6,000 00	6,000 00
Merrill, A. D.....	Tilsonburg, Ont.....	25	500 00	500 00
Metcalf, Mrs. Emma.....	Grimsby, Ont.....	35	700 00	700 00
Miles, Rev. J.....	Suffolk, Eng.....	2	40 00	40 00
Miles, Mrs. Martha P.....	Toronto, Ont.....	31	620 00	620 00
Miles, Wm. Archie.....	London, Eng.....	7	140 00	140 00
Miles, W. A. (in trust).....	London, E.C., Eng.....	34	680 00	680 00

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THE WESTERN ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Milford, George	Owen Sound, Ont	200	4,000 00	4,000 00
Miller, Mrs. Elizabeth A.	Toronto, Ont.	16	320 00	320 00
Miller, R. S., (exrs. estate)	Unknown.	8	160 00	160 00
Mills, Jesse S.	Toronto, Ont.	10	200 00	200 00
Minty, Gilbert	"	5	100 00	100 00
Moren, William J.	Winnipeg, Man	50	1,000 00	1,000 00
Morgan, Miss M. Hope	Toronto, Ont.	4	80 00	80 00
Morgan, Miss F.	"	4	80 00	80 00
Morren, E. W. S.	New York, N.Y.	5	100 00	100 00
Morrison, Angus, (exrs. estate)	Toronto, Ont.	25	500 00	500 00
Morrow, George A.	"	312	6,240 00	6,240 00
Morrow, W. G.	Peterboro, Ont.	219	4,380 00	4,380 00
Munro, Alexander	Toronto, Ont.	2	40 00	40 00
Murray, George	"	684	13,680 00	7,919 30
Myers, Mrs. Mary Ann, exec. estate of Augustus	Cambridge, Mass.	796	15,920 00	15,920 00
McAllen, George H.	Montreal, Que.	25	500 00	500 00
McCallum, W. R.	London, Eng.	10	200 00	200 00
McCabe, J.	"	55	1,100 00	1,100 00
McCarthy, D. L. & Leighton G. (trustees).	Toronto, Ont.	100	2,000 00	2,000 00
McCalla, Mrs. W. J. (in trust).	St. Catharines, Ont.	2	40 00	40 00
McCaig, Mrs. Matilda M.	Pictou, Ont.	100	2,000 00	2,000 00
McDonald, Mrs. Mary J.	New York, N.Y.	10	200 00	200 00
McEwen, John	Vancouver, B.C.	15	300 00	300 00
McFiggens, Arthur J.	Fennella, Ont	50	1,000 00	1,000 00
McGachen, Mrs. Gertrude	Orillia, Ont	5	100 00	100 00
McGill, Margaret, (exrs. estate)	Toronto, Ont	15	300 00	300 00
McGill, Charles G.	"	12	240 00	240 00
McGee, Elizabeth, Mrs.	Ottawa, Ont	80	1,600 00	1,600 00
McGillivray, Mrs. Helen	Whitby, Ont.	62	1,240 00	1,240 00
McIntosh, James L.	Guelph, Ont	12	240 00	240 00
McIntyre, R. L.	Toronto, Ont.	10	200 00	200 00
McKeand, John	Liverpool, Eng.	20	400 00	400 00
McKeown, Miss Christina L.	Orangeville, Ont.	13	260 00	260 00
McLaren, Henry E.	Hamilton, Ont.	14	280 00	280 00
McLaren, Arch. K.	Seattle, Wash	14	280 00	280 00
McLaren, George H., Dr.	Toronto, Ont.	14	280 00	280 00
McLaren, Frederick G.	Hamilton, Ont.	16	320 00	320 00
McLaren, Richard J. (estate)	"	14	280 00	280 00
McLaren, W. F.	Hamilton, Ont.	14	280 00	280 00
McLean, E. L.	Toronto, Ont.	5	100 00	100 00
McMurrich, Professor J. P.	"	86	1,720 00	1,720 00
McMurrich, George (estate)	"	220	4,400 00	4,400 00
McMurrich, Mrs. Minnie G.	Toronto, Ont.	40	800 00	800 00
McNamara, Thomas	Peterboro, Ont.	20	400 00	400 00
McTaggart, Miss Elizabeth	Toronto, Ont.	50	1,000 00	1,000 00
Naftel, Walter F. A.	Goderich, Ont	5	100 00	100 00
Naftel, Miss Emily C. L.	"	5	100 00	100 00
Nairn, Alexander (estate)	Toronto, Ont.	30	600 00	600 00
National Trust Co., Ltd. (estate H. C. Hammond).	"	125	2,500 00	2,500 00
National Trust Co., Ltd., in trust for Maud Mackenzie	"	20	400 00	400 00
National Trust Co., Ltd., trustees for Jean Marjorie Wade	"	14	280 00	280 00
Neilson, Alexander	London, Eng	30	600 00	600 00
Neilson, Hugh	Toronto, Ont.	100	2,000 00	2,000 00
Nelles, Mrs. Alice M.	Guelph, Ont	6	120 00	120 00
Nelles, Mrs. B. H. G.	Grimsby, Ont	5	100 00	100 00
Nevitt, Mrs. E. E.	Toronto, Ont	25	500 00	500 00
Nicholson, E. A., (exrs. of the late)	Lewes, Sussex, Eng	40	800 00	800 00
Nicholson, Miss Jessie	"	80	1,600 00	1,600 00
Nicholson, W. E.	"	80	1,600 00	1,600 00
Nicolai, Siegfried F.	4 Josephplatz, Munich.	16	320 00	320 00
Nichaus, Charles (estate)	Toronto, Ont.	125	2,500 00	2,500 00
Nivens, J. K. (in trust)	"	60	1,200 00	1,200 00

SESSIONAL PAPER No. 8

THE WESTERN ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No of shares	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Northern Life Assurance Co.....	London, Ont	250	5,000 00	5,000 00
Noxon, Mrs. Georgie E.....	Toronto, Ont.....	25	500 00	500 00
Oakshott, Elizabeth S.....	Montreal, Que.....	50	1,000 00	1,000 00
O'Flynn, Philo W.....	Madoc, Ont.....	63	1,260 00	1,260 00
O'Flynn, F. E.....	Belleville, Ont.....	62	1,240 00	1,240 00
O'Flynn, Mrs. Edith M.....	Toronto, Ont.....	170	3,400 00	3,400 00
Ogden, W. W. (in trust).....	".....	24	480 00	480 00
Oke, E. B.....	".....	20	400 00	400 00
Osler, Hammond & Nanton.....	Winnipeg, Man.....	375	7,500 00	7,500 00
Osborne, J. P.....	Beamsville, Ont.....	5	100 00	100 00
Oxnard, George A.....	Guelph, Ont.....	40	800 00	800 00
Pann, Mrs. E. J.....	Los Angeles, Cal.....	50	1,000 00	1,000 00
Parfitt, Albion.....	Toronto, Ont.....	50	1,000 00	1,000 00
Parker, Stephen J.....	Owen Sound, Ont.....	400	8,000 00	8,000 00
Parlane, W. A.....	Collingwood, Ont.....	15	300 00	300 00
Paterson, Rev. T. W.....	Deer Park, Toronto.....	84	1,680 00	1,680 00
Paterson, Mrs. Florence.....	Toronto, Ont.....	12	240 00	240 00
Paton, Miss Jean.....	".....	50	1,000 00	1,000 00
Paton, John.....	Winnipeg, Man.....	60	1,200 00	1,200 00
Paton, Nigel F.....	Bombay, India.....	30	600 00	600 00
Pattison, A. J. jr. & Co.....	Toronto, Ont.....	152	3,040 00	3,040 00
Patton, Jos. C., M.D.....	Toronto, Ont.....	155	3,100 00	3,100 00
Payne, Julian D., (exrs. estate).....	New Orleans, La.....	20	400 00	400 00
Pearson, F. S. (estate).....	New York, N.Y.....	1,250	25,000 00	25,000 00
Pellatt, Brig. General Sir Henry M., C.N.O.....	Toronto, Ont.....	304	6,080 00	6,080 00
Pennelather, Mrs. Edith A.....	Peterboro, Ont.....	22	440 00	440 00
Peine, Louis.....	New Hamburg, Ont.....	50	1,000 00	1,000 00
Pepper, Rev. John.....	Souris, Man.....	15	300 00	300 00
Perrin, Mrs. Miney.....	New York, N.Y.....	125	2,500 00	2,500 00
Perry, Miss Elizabeth.....	Toronto, Ont.....	27	540 00	540 00
Peterkin, W. M.....	".....	250	5,000 00	5,000 00
Peters, George.....	Peterboro, Ont.....	20	400 00	400 00
Phelps, E. S.....	Burlington, Iowa.....	50	1,000 00	1,000 00
Pipe, Harvey.....	Amherst, N.S.....	6	120 00	120 00
Poland, H. G.....	London, Eng.....	20	400 00	400 00
Porter, John G.....	Toronto, Ont.....	30	600 00	600 00
Potts, James McC.....	Stirling, Ont.....	10	200 00	200 00
Powell, J. B., exrs. estate Powell, Rev. John J. H. U. Powell.....	Mayfield, Sussex, Eng.....	100	2,000 00	2,000 00
Price, Miss Lavinia.....	Toronto, Ont.....	10	200 00	200 00
Pringle, Mrs. Sara J.....	".....	35	700 00	700 00
Provident Investment Co.....	".....	107	2,140 00	2,140 00
Proudfoot, William.....	Goderich, Ont.....	200	4,000 00	4,000 00
Radley, Mrs. Elizabeth J.....	Toronto, Ont.....	50	1,000 00	1,000 00
Ramsay, William.....	Stow, Scotland.....	950	19,000 00	19,000 00
Rance, Miss Eva, estate of.....	Blyth, Ont.....	3	60 00	60 00
Rennie, Mrs. Mary Ann.....	Bromley, Kent, Eng.....	20	400 00	400 00
Rance, Mrs. Harriett, estate of.....	Clinton, Ont.....	50	1,000 00	1,000 00
Richard, Alfred.....	Montreal, Que.....	10	200 00	200 00
Riddell, Dr. Andrew R.....	Toronto, Ont.....	80	1,600 00	1,600 00
Ridout, Percival F.....	London, Eng.....	55	1,100 00	1,100 00
Robert, E. A.....	Montreal, Que.....	250	5,000 00	5,000 00
Robertson, John A.....	Toronto, Ont.....	25	500 00	500 00
Robinson, Mrs. Elizabeth.....	".....	60	1,200 00	1,200 00
Robinson, Mrs. Elizabeth (in trust).....	".....	4	80 00	80 00
Robinson, Sir Thomas B. and Lady Rosa Hannah Robinson.....	North Foreland, Broad- stairs, Kent, Eng.....	100	2,000 00	2,000 00
Rogers, Dr. J. M.....	Ingersoll, Ont.....	18	360 00	360 00
Roger, Mrs. Helen S.....	Peterboro, Ont.....	41	820 00	820 00
Rollo, Jennie S.....	Chicago, Ill.....	53	1,060 00	1,060 00
Rollo, W. F.....	".....	56	1,120 00	1,120 00
Rollo, Evelyn L., estate of.....	".....	53	1,060 00	1,060 00
Ross, Alexander.....	Liverpool, Eng.....	4	80 00	80 00

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THE WESTERN ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.		Amount paid in cash.	
			\$	cts.	\$	cts.
Ross, Hon. A. M. (exrs. estate)	Toronto, Ont.	50	1,000	00	1,000	00
Ross, Mrs. E. Phoebe	Edmonton, Alta	5	100	00	20	00
Routh, J. H., (exrs. estate)	Montreal, Que.	20	400	00	400	00
Rowlands, R. F.	Toronto, Ont.	10	200	00	200	00
Royal Trust Company	Montreal, Que.	333	6,660	00	6,660	00
Royal Trust Co., exrs. Estate of Mrs. M. M. Thomas	Quebec, Que.	47	940	00	940	00
Rumsey, C. S., (exrs. estate)	St. Marys, Ont.	10	200	00	200	00
Rumsey, Mrs. M. A. A.	"	10	200	00	200	00
Ruston, Miss Jessie	Georgetown, Ont.	100	2,000	00	2,000	00
Royal Trust Co. (trustee for Mrs. Pipon)	Toronto, Ont.	5	100	00	100	00
Ryan, Miss Elizabeth	Calgary, Alta	34	680	00	680	00
Sager, George	Toronto, Ont.	2	40	00	40	00
Saylor, Wesley	Trenton, Ont.	25	500	00	500	00
Schell, R. S., (exrs. estate)	Brantford, Ont.	80	1,600	00	1,600	00
Schell, H. P.	New York, N.Y.	20	400	00	400	00
Schofield, W. G., estate of	West Toronto, Ont.	10	200	00	200	00
Scott, Charles W.	Toronto, Ont.	60	1,200	00	1,200	00
Scott, George F.	374 Margueretta St., Toronto, Ont.	4	80	00	80	00
Scott, J., (exrs. estate)	Toronto, Ont.	100	2,000	00	2,000	00
Semple, Miss Jessie P.	"	35	700	00	700	00
Sewall, Mrs. Winnifred E.	Hamilton, Ont.	20	400	00	400	00
Sharpe, Miss Clara L.	San Francisco, Cal.	50	1,000	00	1,000	00
Sharpe, George, (exrs. estate)	"	170	3,400	00	1,221	35
Shaw, Mrs. Isabel T.	Hamilton, Ont.	33	660	00	660	00
Sherrard, H. A., estate of	Toronto, Ont.	57	1,140	00	1,140	00
Sherrard, Mrs. A. S.	"	5	100	00	100	00
Shutt, Mrs. Charlotte	Ottawa, Ont.	15	300	00	300	00
Sime, John, estate of	Toronto, Ont.	26	520	00	520	00
Sinclair, Miss Janet	Unknown.	13	260	00	260	00
Sinclair, J. C. (Elizabeth A. and Donald G. G., exrs. estate)	Care of Mrs. Elizabeth A. Sinclair, Toronto, Ont.	83	1,660	00	1,660	00
Small, Mrs. Harriett E.	Buffalo, N.Y.	36	720	00	720	00
Smedley, George F. & Co.	Toronto, Ont.	10	200	00	200	00
Smith, F. J. D.	Newtonbrook, Ont.	210	4,200	00	4,200	00
Smith, Alexander	Toronto, Ont.	60	1,200	00	1,200	00
Smith, Dr. Andrew, (exrs. estate)	Toronto General Trusts Corp., Toronto, Ont.	40	800	00	800	00
Smith, D. King, M.D.	Toronto, Ont.	10	200	00	200	00
Smith, Mrs. Mary Ann (exrs. estate)	National Trust Co., Toronto, Ont.	270	5,400	00	5,400	00
Smith, H. B.	Owen Sound, Ont.	175	3,500	00	3,500	00
Smith, Davis & Co.	Buffalo, N.Y.	500	10,000	00	10,000	00
Smith, W. W.	Raleigh, N.C.	75	1,500	00	1,500	00
Smith, Marshall J., (exrs. estate)	New Orleans, La.	20	400	00	400	00
Sonkson, E.	Holstein, Eng.	224	4,480	00	4,480	00
Sorgius, Mrs. Constance Zeph.	Three Rivers, Que.	5	100	00	100	00
Sproule, Miss E. J., estate of	Toronto, Ont.	27	540	00	540	00
Stanley, Bernard	Lucan, Ont.	300	6,000	00	6,000	00
Stanley, Mrs. Hannah E. (in trust)	"	8	160	00	160	00
Stanley, Mrs. Jennie	"	50	1,000	00	1,000	00
Stanley, Aljoe E.	"	37	740	00	740	00
Stanley, Miss Mary E.	"	61	1,220	00	1,220	00
Stanley, Miss Charlotte M.	"	39	780	00	780	00
Stanley, Albert E.	"	30	600	00	600	00
Stanley, Miss M. Lucretia	"	36	720	00	720	00
Stanley, Uriah M.	Brantford, Ont.	40	800	00	800	00
Stanway, F. N.	Toronto, Ont.	5	100	00	100	00
Staples, Mrs. Eliza	St. Thomas, Ont.	8	160	00	160	00
Stayner, Rev. Sutherland	Toronto, Ont.	4	80	00	80	00
Stayner, Mrs. Harriet R.	"	6	120	00	120	00
Steele, Mrs. Annie E.	Belleville, Ont.	3	60	00	60	00
Stevenson, Miss Amy	Ancaster, Ont.	40	800	00	800	00

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THE WESTERN ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Stewart, Miss Ida A.	Woodstock, Ont.	25	500 00	500 00
Stewart, William.	Toronto, Ont.	22	440 00	440 00
Stewart, Mrs. Margaret J.	Campbellford, Ont.	10	200 00	200 00
Stewart, Robert, (exrs. estate)	Care of John Duncan Toronto, Ont.	36	720 00	720 00
Stimson, G. A. & Co.	Toronto, Ont.	200	4,000 00	4,000 00
Stinson, H. E.	"	10	200 00	200 00
Stock, William H.	Liverpool, Eng.	20	400 00	400 00
Stocking, Charles P.	Waubashene, Ont.	200	4,000 00	4,000 00
Strathy, A. G.	Toronto, Ont.	53	1,060 00	1,060 00
Strathy, J. R.	"	30	600 00	600 00
Strathy, Miss Elizabeth M.	"	30	600 00	600 00
Strathy, G. B.	"	30	600 00	600 00
Strong, Mrs. Amelia L., executrix estate of A. D. D. Strong.	Guelph, Ont.	20	400 00	400 00
Swain, W. J.	Collingwood, Ont.	55	1,100 00	1,100 00
Symonds, Miss Eliza F.	Toronto, Ont.	17	340 00	340 00
Tackaberry, Mrs. Catherine, (exrs. estate)	Care of R. J. Tackaberry, Toronto, Ont.	25	500 00	500 00
Talbut, Marcus, (exrs. estate)	Unknown.	5	100 00	100 00
Taylor, Miss Amy E. R.	Toronto, Ont.	14	280 00	280 00
Taylor, Miss Mary L.	"	9	180 00	180 00
Taylor, Mrs. Elizabeth A. H. (exrs. estate)	Care of F. Roper, To- ronto, Ont.	3	60 00	60 00
Thompson, J. B.	St. Marys, Ont.	15	300 00	300 00
Thompson, Robert (exrs. estate)	Toronto, Ont.	847	16,940 00	16,940 00
Thomson, Miss Martha Muir.	Edinburgh, Scot.	24	480 00	480 00
Thomson, R. G. O.	Toronto, Ont.	40	800 00	800 00
Thomson, Dr. M. G.	"	40	800 00	800 00
Thompson, Malcolm, estate of.	Montreal, Que.	130	2,600 00	2,600 00
Tidswell, W. C., excr., (estate of)	Care of Kate Ethel Tids- well, Ottawa, Ont.	100	2,000 00	2,000 00
Tingle, John.	Wexford, Ont.	13	260 00	260 00
Toronto General Trusts Corp., (exrs. estate)				
Mary E. Cockburn.	Toronto, Ont.	902	18,040 00	18,040 00
Toronto General Trusts Corp., (exrs. estate)				
A. Robertson.	"	50	1,000 00	1,000 00
Toronto General Trusts Corp., (exrs. estate)				
C. C. Baines.	"	2	40 00	40 00
Toronto General Trusts Corp., (exrs. estate)				
Jane Kirkland.	"	166	3,320 00	3,320 00
Toronto General Trusts Corp., (exrs. estate)				
James Kerr Osborne.	"	355	7,100 00	7,100 00
Townley, Mrs. W. R.	Chicago, Ill.	24	480 00	480 00
Van der Linde, Mrs. Louise.	Toronto, Ont.	56	1,120 00	1,120 00
Van Heynigen, A. E., (estate)	Albany, Georgia	100	2,000 00	2,000 00
Vogel, Philipp Jacob.	London, E. C., Eng.	38	760 00	760 00
Vogel, Laura C.	Toronto, Ont.	12	240 00	240 00
Vogel, Laura C. and Charles G. McGill.	"	1	20 00	20 00
Waddell, John.	Orono, Ont.	25	500 00	500 00
Wade, Mrs. Lillie M.	Brighton, Ont.	17	340 00	340 00
Wadhams, John M.	Goshea, Conn.	18	360 00	360 00
Wadhams, Julia E.	Ferrington, Cona	16	320 00	320 00
Wadhams, Mrs. Mary P.	"	30	600 00	600 00
Wadhams, Robert P.	"	16	320 00	320 00
Wainwright, C. S.	Toronto, Ont.	10	200 00	200 00
Walker, Mrs. Clara R.	"	31	620 00	620 00
Walker, Warren J.	"	2	40 00	40 00
Wallace, Mrs. Henrietta.	"	20	400 00	400 00
Ward, R. M. Bretherton.	Liverpool, Eng.	50	1,000 00	1,000 00
Warwick, Guy F, estate of.	Toronto, Ont.	290	5,800 00	5,800 00
Warwick, R. D.	"	10	200 00	200 00
Webb, Albert E. (in trust).	Los Angeles, Cal.	1,056	21,120 00	21,120 00
Weir, Robert.	Toronto, Ont.	5	100 00	100 00
White, Miss Alice.	Montreal, Que.	5	100 00	100 00
Whitelaw, Mrs. Sarah.	Hagersville, Ont.	11	220 00	220 00

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THE WESTERN ASSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.		Amount paid in cash.	
			\$	cts.	\$	cts.
Wilkes, Alfred J.	Brantford, Ont.	2	40	00	40	00
Williamson, H. W., (estate)	Care of W. Williamson, Toronto, Ont.	10	200	00	200	00
Wills, Miss Annie	Toronto, Ont.	31	620	00	620	00
Wills, Miss Annie (exec.)	"	1	20	00	20	00
Wills, Miss Eliza, (exrs. estate)	"	31	620	00	620	00
Wills, Miss Susan	"	31	620	00	620	00
Wills, Miss Wilhelmina	"	31	620	00	620	00
Wills, Thomas, (exec. estate)	Care of J. F. Wills, Belle- ville, Ont.	125	2,500	00	2,500	00
Wilson, C. S., (exec. estate)	Care of John Stark & Co., Toronto, Ont.	1,200	24,000	00	24,000	00
Wintle, Cyril & Co.	London, Eng.	30	600	00	600	00
Wood, E. R.	Toronto, Ont.	75	1,500	00	1,500	00
Wood, Herbert H.	"	18	360	00	360	00
Wood, Lewis P.	Fernie, B.C.	74	1,480	00	1,480	00
Wood, S. Casey	Toronto, Ont.	76	1,520	00	1,520	00
Wood, Hon. S. C., (estate)	Care of S. Casey Wood, Toronto, Ont.	3	60	00	60	00
Wood, Miss Lucinda J.	Brantford, Ont.	53	1,060	00	1,060	00
Young, Mrs. Margaret	Toronto, Ont.	12	240	00	240	00
Young, J. A., Jr.	"	13	260	00	260	00
Young, W. E.	"	2	40	00	40	00
Total Common Stock		75,000	1,500,000	00	1,491,980	65
Total Preferred Stock		50,000	1,000,000	00	1,000,000	00
Totals		125,000	2,500,000	00	2,491,980	65

APPENDIX B.

GENERAL STATEMENTS

OF

BRITISH AND FOREIGN COMPANIES

FOR

YEAR ENDING DECEMBER 31, 1919.

THE GENERAL BUSINESS STATEMENTS OF THE FOLLOWING COMPANIES WERE NOT RECEIVED IN TIME FOR INSERTION IN THIS APPENDIX:—

Alliance Assurance Company, Limited.
The British Crown Assurance Corporation.
British Traders' Insurance Company, Limited.
Car and General Insurance Corporation, Limited.
Commercial Union Assurance Company, Limited.
The Eagle, Star and British Dominions Ins. Co., Limited.
The General Fire Assurance Company of Paris, France.
Guardian Assurance Company, Limited.
The London Guarantee and Accident Company, Limited.
Motor Union Insurance Company, Limited.
The National Benefit Assurance Company, Limited.
La Nationale Compagnie anonyme d'Assurances contre l'Incendie et les Explosions.
New Jersey Insurance Company.
The Norwich Union Fire Insurance Society Limited.
The Palatine Insurance Company, Limited.
The Royal Insurance Company, Limited.
Scottish Metropolitan Assurance Company, Limited.
Sun Insurance Office.
L'Union Compagnie d'Assurances contre l'Incendie.
Union Insurance Society of Canton (China), Limited.
The Union Marine Insurance Company, Limited.
The United States Fidelity and Guaranty Company.
The Yorkshire Insurance Company, Limited.

SESSIONAL PAPER No. 8

BALANCE SHEET.

LIABILITIES.		£		s.	d.	ASSETS.		£		s.	d.
Capital Subscribed:—£2,200,000, in 220,000 Shares of £10 each, £1 4s. paid		204,000		0	0	Mortgages on property within the United Kingdom.....		241,928		8	3
"Essex & Suffolk," 4% Debenture Stock.....		93,016		0	0	" " out of the United Kingdom.....		30,500		0	0
Life Assurance and Annuity Funds.....		2,677,826		12	3	Loans on parochial and other public rates.....		126,311		17	6
Investment Reserve Fund.....		12,812		12	1	" Life interests.....		61,600		0	0
Fire Insurance Fund.....		1,600,000		0	0	" Reversions.....		900		0	0
Employers' Liability, Accident and General Insurance Fund.....		132,234		8	10	" Personal Security.....		4,000		0	0
Sinking Fund and Capital Redemption Insurance Fund.....		101,435		8	0	" Company's policies within their surrender values.....		115,182		12	9
Contingency Fund.....		22,323		10	1	" Company's policies coupled with 5% War Stock.....		42,180		0	0
Provision for completion of Dividend for the year (1910) payable 28th April, 1920.....		99,000		0	0	" Policies in other Offices.....		392,078		0	0
Profit and Loss Balance.....		129,785		0	11	" Security of Rents.....		1,000		0	0
		£ 5,562,503		12	2	Investments:—		436		12	5
Claims admitted or intimated but not paid:—		35,118		4	8	Deposit with the High Court, viz.:—		13,707		0	0
Life insurance.....		215,886		15	6	London County Council 3 per cent. stock.....		4,610		391	14
Fire insurance.....		477,564		10	4	British Government securities.....		503,377		1	2
Due to other Offices for reinsurances.....		1,704		5	3	Indian and Colonial Government securities.....		22,294		13	3
Sundry unclaimed Dividends and Debenture Stock Interest.....		156,812		12	2	Municipal and county securities, United Kingdom.....		91,107		13	10
Outstanding commission and other accounts.....		3,939		3	5	" " provincial securities.....		122,210		6	4
Bills payable.....		125,000		0	0	" " municipal securities.....		507,631		4	3
Loan from the Company's bankers against Security.....		£ 6,578,529		13	6	Foreign Government securities.....		67,063		15	5
						" " provincial securities.....		137,864		1	7
						" " municipal securities.....		730,842		6	0
						Railway and other debentures and debenture stocks—		153,332		15	1
						Home and Foreign.....		72,926		15	11
						Railway and other preference and guaranteed stocks.....		68,430		10	1
						" ordinary stocks.....		10,496		3	3
						Stocks and Shares (other than railway stocks).....		318,800		4	6
						Copyhold ground rents.....		5,559		0	0
						House and Landed property.....		517		12	0
						Life interests.....		£ 5,453,193		7	7
						Reversions.....		629,533		19	11
						Branch and Agents' balances.....		80,029		10	10
						Due by other Offices for reinsurances.....		103,888		16	6
						Outstanding premiums.....		51,417		14	3
						" commission and other accounts.....		1,884		19	9
						" interest, dividends, and rents.....		48,339		10	9
						Interest, dividends, and rents accrued but not payable.....		4,174		4	2
						Bills receivable.....		92,972		5	9
						Cash:—		113,075		4	0
						On deposit.....		£ 6,578,529		13	6
						In hand and on current account.....					

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BOSTON INSURANCE COMPANY.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

LEDGER ASSETS.

Book value of real estate.....	\$ 483,600 00
Mortgage loans on real estate, first liens.....	239,500 00
Loans on bonds, stocks, etc.....	4,757 22
Book value of bonds and stocks.....	8,740,977 76
Cash on hand, in trust companies and in banks.....	1,073,582 01
Agents' balances and bills receivable.....	1,480,905 01
Other ledger assets.....	135,313 17
Total ledger assets.....	<u>\$12,158,635 17</u>

NON LEDGER ASSETS.

Interest due and accrued.....	68,816 68
Market value of bonds and stocks over book value.....	397,607 74
Gross assets.....	<u>\$12,625,059 59</u>
Deduct assets not admitted.....	50,455 84
Total admitted assets.....	<u>\$12,574,603 75</u>

LIABILITIES.

Net amount of unpaid losses and claims.....	\$ 1,998,154 62
Total unearned premiums.....	4,992,696 62
Federal, state and other taxes due or accrued (estimated).....	236,754 00
Contingent commissions or other charges due or accrued.....	15,122 00
Dividends declared and unpaid to stockholders.....	140,000 00
Special reserve for marine reinsurance.....	50,000 00
Salaries, rents, etc.....	15,200 00
Total liabilities, excluding capital stock.....	<u>\$ 7,447,927 24</u>
Capital stock paid up in cash.....	1,000,000 00
Surplus over all liabilities.....	4,126,676 51
Total liabilities.....	<u>\$12,574,603 75</u>

INCOME.

Total premium income.....	\$ 7,444,525 89
Interest and dividends.....	442,084 72
Rents.....	34,240 85
Gross profit on sale or maturity of real estate, bonds and stocks.....	37,580 37
From agents' balances previously charged off.....	3,879 48
Income received from all other sources.....	16,580 63
Total income.....	<u>\$ 7,978,891 94</u>

DISBURSEMENTS.

Net amount paid for claims.....	\$ 3,385,535 46
Expenses of adjustment and settlement of claims.....	60,341 67
Paid stockholders for interest or dividends.....	240,000 00
Allowances to local agencies for miscellaneous agency expenses, including brokerage and agents' compensation.....	1,456,575 38
Field supervising expenses.....	106,516 63
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	518,803 33
Rents.....	44,926 62
Underwriters' boards and tariff associations, inspections and surveys.....	121,677 15
Federal taxes.....	128,389 44
State taxes on premiums, Insurance Department licenses and fees.....	175,470 47
Agents' balances charged off.....	9,580 58
Gross loss on sale or maturity of ledger assets.....	417,833 63
Gross decrease, by adjustment, in book value of real estate.....	4,350 00
All other disbursements.....	157,880 40
Total disbursements.....	<u>\$ 6,827,880 76</u>

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BOSTON INSURANCE COMPANY—*Concluded.*

RISKS AND PREMIUMS.

FIRE RISKS.

Amount of policies written or renewed during the year.....	\$810,319,240 00
Premiums thereon.....	7,720,356 36
Amount of policies terminated during the year.....	702,985,006 00
Premiums thereon.....	6,714,131 01
Net amount in force at December 31, 1919.....	764,151,513 00
Premiums thereon.....	7,337,862 73

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BALANCE SHEET.

	£	s.	d.		£	s.	d.
Nominal Capital, 250,000 shares at £1 each.....	250,000	0	0	Mortgages and loans on property in U.K.....	31,345	0	0
Amount subscribed, 250,000 shares at £1 each.....	250,000	0	0	Loans on foreign and other public rates.....	3,860	4	10
Capital paid up:—				Loans on reversion.....	500	0	0
250,000 shares at 5s. each.....	83,084	3	5	Life Interests.....	773	3	8
Life Insurance Funds.....	92,862	14	4	Personal Securities.....	1,500	0	0
Accident Insurance Fund.....	1,123	15	0	Other securities.....	2,500	0	0
Employers' Liability Insurance Fund.....	134,443	8	0	Company's Policies within surrender value.....	812	6	8
General Insurance Fund.....	32,077	17	11	Deposit with the High Court—			
Capital Redemption Fund.....	1,096	7	1	£5,000 India 3½% stock.....	3,000	0	0
Marine Insurance Fund.....	138,054	3	5	£4,000 S. Australian stock.....	3,300	0	0
General Reserve Fund.....	100,000	0	0	£5,000 Canada 4½% stock.....	4,200	0	0
Staff Pension Fund.....	5,000	0	0	£2,000 Bank of England.....	4,450	0	0
Investment Reserve Fund.....	15,000	0	0	£2,500 N.S. Wales 4½% stock.....	2,050	0	0
Profit and Loss Account.....	21,595	9	9	British Government Securities.....			
Claims admitted or intimated but not paid:—				Municipal and County Securities, United Kingdom.....	17,000	0	0
Life Insurance.....	733	0	0	Colonial Government Securities.....	219,452	2	5
Fire Insurance.....	22,059	4	3	Foreign Government Securities.....	753	4	0
Sundry creditors.....				Foreign Provincial Securities.....	22,630	10	0
Companies' balances bearing interest.....				Foreign Municipal Securities.....	26,593	0	6
Due to re-insurers.....				Railway and other debentures and debenture stocks, home and foreign.....	300	0	0
Unclaimed dividends.....				Railway and other preference and guaranteed stocks.....	5,550	0	0
				Railway and other ordinary stocks.....	89,142	15	3
				Freehold Ground Rents.....	46,176	9	4
				Short term notes.....	24,612	4	6
					6,906	19	9
					8,185	4	0
					508,593	4	11
					8,735	11	3
					2,300	0	0
				Policies on life of Managing Director.....			
				Head office lease.....	108,451	19	8
				Agent's balances.....	47,814	6	10
				Companies' balances.....			
				Deposits with companies bearing interest.....	156,266	6	6
				Interest and dividends accrued.....	24,721	0	0
				Sundry debtors.....	5,577	19	8
				Cash on deposit.....	1,820	0	0
				Cash at bank and in hand.....	136,603	15	0
					£ 844,617 17 4		
					£ 844,617 17 4		

10 GEORGE V, A. 1920

THE FIDELITY AND CASUALTY COMPANY OF NEW YORK.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

INCOME.

Total net cash received for premiums.....	\$15,775,608 42
Interest and dividends.....	679,820 75
Rents.....	138,886 75
Fidelity Insurance Fund.....	1,983 85
Agents' balances previously charged off.....	1,185 75
Suspense account.....	754 15
Profit and loss.....	47,654 86
Unapplied premiums.....	56,431 71
London Guarantee and Accident Co.....	45,392 83
Royal Exchange Assurance Corp'n.....	36,091 34
Gross profit on sale or maturity of bonds.....	7,603 75
Total income.....	<u>\$16,791,414 16</u>

DISBURSEMENTS.

Net amount paid for claims.....	\$ 5,866,094 87
Investigation and adjustment of claims.....	938,188 90
Commission or brokerage (less amount received on return premiums and reinsurance).....	3,370,296 77
Cash paid stockholders for interest or dividends.....	335,000 00
Salaries, travelling and all other expenses of agents not paid by commissions.....	824,109 23
Salaries, fees and all other compensation of officers, directors, trustees and home office employees.....	737,964 48
Medical examiners' fees and salaries.....	8,645 75
Inspections (other than medical and claim).....	483,449 81
State taxes on premiums, Insurance Department licenses and fees.....	282,023 38
Taxes on real estate.....	27,457 96
Rents.....	67,369 19
Federal taxes.....	159,879 71
All other taxes, licenses and fees.....	13,716 97
Agents' balances charged off.....	1,107 00
Gross loss on sale or maturity of stocks.....	99,549 08
All other disbursements.....	519,216 08
Total disbursements.....	<u>\$13,739,159 18</u>

LEDGER ASSETS.

Book value of real estate.....	\$ 1,218,833 45
Premiums in course of collection.....	3,561,772 95
Book value of bonds and stocks.....	16,211,525 15
Loans secured by pledge of bonds, stocks or other collaterals.....	4,826 50
Cash on hand, in trust companies and in banks.....	641,255 21
Agents' balances and sundry ledger assets.....	179,933 45
Workman's Compensation Reinsurance Bureau.....	251,081 91
All other ledger assets.....	189,731 81
Total ledger assets.....	<u>\$22,258,960 43</u>

NON-LEDGER ASSETS.

Reinsurance on paid claims.....	41,533 19
Interest due and accrued.....	153,042 13
Gross assets.....	<u>\$22,453,535 75</u>
Deduct assets not admitted.....	<u>2,579,246 44</u>
Total admitted assets.....	<u>\$19,874,289 31</u>

LIABILITIES.

Net amount of unpaid claims.....	\$ 7,608,316 55
Total unearned premiums.....	7,943,877 32
Commissions, brokerage and other charges due or to become due to agents or brokers.....	651,560 54
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	31,987 64
Federal, state and other taxes due or accrued (estimated).....	316,566 54

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THE FIDELITY AND CASUALTY COMPANY OF NEW YORK—*Concluded.*LIABILITIES—*Concluded.*

Reinsurance.....	30,770 45
Expenses of investigation and adjustment of unpaid claims (estimated).....	90,000 00
Fidelity Insurance fund.....	14,781 86
Unearned premiums and balances retained under contract with Royal Exchange Ass. Corp. London G'tee and Acc't Co.	21,966 46 28,811 79
Suspense account.....	7,627 31
Unapplied premiums.....	51,209 01
All other liabilities.....	10,220 90
Total.....	\$16,807,696 37
Capital stock paid in cash.....	1,000,000 00
Surplus beyond capital and other liabilities.....	2,065,592 94
Total liabilities.....	\$19,874,289 31

EXHIBIT OF PREMIUMS.

	Premiums written or renewed during the year.		Premiums terminated during the year.		Net premiums in force at Dec. 31, 1919.	
	\$	cts.	\$	cts.	\$	cts.
Accident.....	2,403,923	61	2,276,569	63	1,826,931	15
Health.....	2,231,847	37	1,903,695	11	1,674,668	12
Liability.....	4,277,052	95	3,833,050	24	3,013,284	41
Plate Glass.....	941,480	55	799,525	20	722,382	53
Steam Boiler.....	910,447	32	796,934	49	1,612,171	72
Burglary and Theft.....	1,720,039	81	1,239,596	72	1,440,438	87
Fidelity.....	981,064	48	821,360	20	639,244	05
Fly-Wheel.....	189,869	64	177,619	70	323,345	01
Workmen's Collective.....	1,406	61	1,470	26	596	55
Surety.....	1,337,653	02	1,000,009	70	959,541	10
Auto and Teams, Property Damage and Collision.....	1,054,824	15	813,007	43	744,654	76
Workmens' Compensation.....	5,311,999	74	5,174,406	71	2,573,817	15

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200,000 Ordinary Shares of £5 each, £1 5/- paid up.	250,000	0	0	Railway and other debentures and debenture stocks—Home and foreign.	460,729	6	0
153,000 5 per cent Preference Shares of £1 each, fully paid	153,000	0	0	Railway and other preference and guaranteed stocks.	10,257	3	2
				Railway and other ordinary stocks.	38,511	5	11
Accident and General Insurance Fund.	£ 403,000	0	0	Mortgages on property within the United Kingdom.	15,831	19	0
Fire Insurance Fund.	1,341,370	14	0	Mortgages on property out of the United Kingdom.	53,845	10	3
Life Assurance Fund.	204,677	10	8	Loans on life policies and other securities.	10,867	10	5
Amnity Fund.	289,743	7	11	Loans on personal security.	10,637	15	11
Capital Redemption Assurance Fund.	13,507	11	6	Freehold ground rents.	299,617	7	7
Marine Insurance Fund.	20,316	18	2	Freehold and leasehold property and furniture and fittings.	668,422	4	9
Reserve for fire bonus policies.	14,748	11	0	Agency, other company balances, and outstanding premiums, less commission.	100,000	0	0
Reserve for policies under participating policies in the Accident Department.	11,492	17	11	Belgian Suspense Account—on account of estimated amount recoverable.	13,025	0	11
Reserve for depreciation of investments.	1,411	3	11	Sundry debtors.	21,073	10	0
Profit and loss account.	100,000	0	0	Cash in hand, in bank and on deposit.	129,507	12	4
Less interim dividends paid.	£ 91,820	7	9				
	11,427	10	0				
Claims under life policies admitted, or intimated, but not yet paid.					£2,839,342	5	10
Sundry creditors.	£2,480,662	12	10				
Sums due to other Insurance Companies.	6,620	9	0				
Funds held in trust.	117,697	13	5				
Unclaimed dividends.	229,245	17	4				
	4,148	19	9				
	966	13	6				
	£2,839,342	5	10				

NOTE.—(1) In addition to the above assets there is £750,000 of Capital at call as further security for policyholders. (2) The insurance laws of certain of the Colonies and Foreign Countries in which the corporation transacts business require that reserves for unexpired risks and outstanding claims at arbitrary and higher rates than those provided in the accounts should be set aside in respect of the business done in these countries, and these requirements have been complied with. (3) The investments, taken at the prices of 31st December, 1919, show, after the reserve provided for depreciation is taken into account, a depreciation of £39,287 4s. 7d. This depreciation is, however, in the opinion of the directors, considerably more than offset by the appreciation in the values of the properties owned by the Corporation. (4) The accounts of Foreign Branches and Subsidiary Companies have been converted into sterling as in previous years, at approximately the par rates of exchange.

LAW UNION AND ROCK INSURANCE COMPANY, LIMITED.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919

FIRE ACCOUNT.

	£	s.	d.		£	s.	d.
Fire Insurance Fund at the beginning of the year—				Claims outstanding (less reinsurances)...	161,536	4	11
Premium reserve for unexpired risks...	£	137,192	0	Commission...	39,484	7	0
General Fire Reserve		200,000	0	Expenses of management...	95,849	17	5
				Contributions to Fire Brigades...	3,631	6	2
Premiums received less reinsurances...				Carried to profit and loss account...	70,228	5	2
Interest, dividends and rents...	£	14,083	13	Fire Insurance Fund at the end of the year—			
Less income tax...		1,436	13	Reserve for unexpired risks, being 40 per			
				cent of the premium income for the	£	147,261	0
				year...	200,000	0	0
				General Fire Reserve	347,261	0	0
	£	717,991	0		£	717,991	0
					£	717,991	0

PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.	
Balance from 1918.....	328,438	1	9	Dividends to shareholders, <i>less</i> income tax.....	£	63,003	0	4
Interest, dividends and rents not carried to other accounts.....	£	47,371	6	Interest, <i>less</i> income tax.....	7,209	3	10	
<i>Less</i> income tax.....	3,408	18	6					
Brought from Fire Account.....				Expenses not charged to other accounts.....				
Liability.....				Income tax.....	70,402	4	2	
Accident.....				Carried to Pension Fund.....	4,000	0	0	
General.....				Depreciation in securities written off.....	28,747	16	0	
Transfer fees.....				Balance at end of the year.....	7,000	0	0	
Brought from Investment Reserve Fund.....					46,678	3	3	
					349,424	14	2	
					£	506,252	17	7

BALANCE SHEET.

	£	s.	d.		£	s.	d.
Capital—				ASSETS.			
Subscribed (150,000 £10 shares 12s. paid,				Mortgages on property within the United Kingdom.....	656,104	14	10
and 75,000 £1 fully paid).....	£1,575,000	0	0	Mortgages on property out of the United Kingdom.....	2,233,952	18	7
				Loans on the companies policies within their surrender values.....	359,897	13	7
				Loans on parochial and other public rates.....	75,908	4	10

10 GEORGE V, A. 1920

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY, LIMITED.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919

FIRE ACCOUNT.

	£	s.	d.	£	s.	d.
Amount of Fire Insurance Fund at beginning of the year—						
Reserve of unexpired risks being 40 per cent of year's income	1,624,310	17	2			
Additional reserve	1,100,000	0	0			
Premiums received after deduction of reinsurances	2,724,310	17	2			
Additional reserve transferred from Profit and Loss Account	4,562,168	16	5			
	200,000	0	0			
Losses by fire after deduction of reinsurances						£
Expenses of management						1,923,672
Commission						15 8
Other payments, viz:—						856,126
Contributions to fire brigade at home and abroad						17 10
State taxes (foreign)						719,240
						4 9
Carried to profit and loss						
Amount of Fire Insurance Fund at the end of the year, as in balance sheet—						
Reserve for unexpired risks being 40 per cent of the premium income of the year	£1,824,867	10	7			
Additional reserve	1,300,000	0	0			
						3,124,867
						10 7
						£7,486,479
						13 7

PROFIT AND LOSS ACCOUNT.

	£	s.	d.	£	s.	d.
Balance of last year's account	890,358	0	4			
Interest (less income tax) not carried to other accounts	335,312	10	4			
Exchange	37,100	14	8			
Transferred from:—						
Fire account	694,895	5	9			
Members' life profits account	19,914	7	6			
Marine account	200,172	17	1			
Employers' liability account	36,559	3	9			
Miscellaneous insurance account	52,101	10	2			
Personal accident account	9,172	16	11			
Dividends to Shareholders—						
Balance of dividend for 1918, paid 22nd May, 1919	139,400	12	6			
Interim dividend for the year 1919, paid 22nd November	157,987	7	6			
Interest at 4 per cent perpetual Debenture stock	22,592	8	0			
Interest at 4 per cent "Thames and Mersey" debenture stock	12,619	10	8			
Income tax and provision for excess profits duty	425,000	0	0			
Carried to Marine account	20,000	0	0			
Carried to staff pension fund	25,000	0	0			
Carried to fire account	200,000	0	0			
Amount applied to the reduction of the unexpired liability of the share capital	205,525	0	0			
Miscellaneous insurance account	100,000	0	0			
Investment fluctuation fund	325,534	5	3			
Carried to next year's account	581,958	2	7			
						£2,275,587
						6 6

THE LIVERPOOL AND LONDON AND GLOBE—*Concluded.*BALANCE SHEET—*Concluded.*

	£	s.	d.
Agents' balances	£ 633,966	11	9
Outstanding premiums	804,654	12	3
	2,437,721	4	0
Outstanding interest, dividends and rents	22,878	12	11
Outstanding interest, accrued but not due	120,277	6	7
Cash—			
On deposit	£ 528,833	5	0
In hand and on current account	291,663	7	7
Other assets—			
Amounts owing to the company	£ 22,159	11	9
Amounts owing by other insurance companies	241,816	6	8
Bills receivable	25,103	11	5
	299,079	9	10
House property, including offices partly occupied by the company	31,015	17	0
	£19,028,152	7	3

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	£	s.	d.	£	s.	d.	£	s.	d.
Balance of Profit and Loss Account.....	977,117	18	9						
“Law Union and Rock” Life Funds.....	8,469,686	11	9						
“ “ Fixed Term Assurance Fund.....	268,942	13	8						
“ “ Life Claims Outstanding.....	229,638	9	8						
Dividend due 6th May, 1920.....	150,660	6	0						
Interest on 5 per cent “Marine” deb. stock.....	14,447	6	4						
Interest on 5 per cent “Law Union and Rock” debenture stock.....	10,595	18	11						
Dividends unclaimed.....	1,468	15	7						
Losses in course of adjustment.....	1,295,010	17	11						
Bills payable.....	4,018	10	2						
Balance of Reinsurance Accounts with other companies.....	1,312,331	6	7						
Foreign balances and sundry creditors.....	2,251,321	13	3						
	5,039,854	14	9						
	<hr/>								
	22,329,379	14	2						
	<hr/>								
Colonial Government and Prov. securities, and Indian debentures and inscribed stocks.....				5,717,581	11	1			
United States Government, State and Municipal bonds.....							1,480,328	8	4
“ “ Railway bonds.....							446,403	16	6
“ “ Railway stocks and other investments.....							1,616,305	17	10
Foreign Government Securities.....				8,968,267	15	1	1,125,849	7	8
“ “ Railway bonds and debentures.....							92,513	2	8
Cash in hand, with bankers and on deposit, Bills receivable.....							663,583	13	10
Home branches’ and agents’ balances.....							482,148	17	2
Foreign branches and agents’ balance.....							1,611,955	11	3
Outstanding premiums.....							31,129	0	10
Accrued interest and sundry debtors.....							612,224	16	3
							1,395,471	15	8
							806	14	2
							194,993	1	9
	<hr/>								
	3,846,580	19	11						
	<hr/>								
	22,329,379	14	2						
	<hr/>								

10 GEORGE V, A. 1920

MANUFACTURING LUMBERMENS' UNDERWRITERS.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919

INCOME.

Net cash received for premiums.....	\$ 1,378,456 56
Interest.....	50,438 87
Total income.....	<u>\$ 1,428,895 43</u>

DISBURSEMENTS.

Net amount paid for claims.....	\$ 558,431 51
Expenses of adjustment and settlement of claims.....	4,587 46
Expense of administration.....	263,173 96
Advisory Committee expense.....	713 43
Legal expense.....	12,035 98
State taxes on premium deposits.....	11,324 21
Insurance Department licenses and fees.....	797 40
All other licenses, fees and taxes.....	15,273 92
Gross decrease, by adjustment in book value of bonds.....	468 26
Unused premium deposits returned to subscribers.....	41,662 76
Total disbursements.....	<u>\$ 908,468 89</u>

LEDGER ASSETS.

Book value of bonds.....	\$ 1,085,561 84
Cash in banks and in trust companies.....	401,214 28
Deposits in course of collection.....	199,349 00
Total ledger assets.....	<u>\$ 1,686,125 12</u>

NON-LEDGER ASSETS.

Interest accrued.....	14,254 29
Gross assets.....	\$ 1,700,379 41
Deduct assets not admitted.....	24,561 56
Total admitted assets.....	<u>\$ 1,675,817 85</u>

LIABILITIES.

Net amount of unpaid claims.....	\$ 31,850 00
Unearned premiums.....	538,659 02
Administration expense.....	39,132 41
Total amount of all liabilities (except capital stock).....	<u>\$ 609,641 43</u>

RISKS AND PREMIUMS.

FIRE RISKS.

Amount of policies written or renewed during the year.....	\$84,832,456 92
Premiums thereon.....	1,654,232 91
Amount terminated during the year.....	75,770,269 66
Premiums thereon.....	1,498,628 76
Net amount in force at December 31, 1919.....	69,151,998 88
Premiums thereon.....	<u>1,077,318 04</u>

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THE MARINE INSURANCE COMPANY, LIMITED.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

BALANCE SHEET.

Capital account, viz.: Subscribed.....	£ 1,000,000	0	0
Less amount not called up.....	400,000	0	0
	£ 600,000	0	0
Reserve fund.....	600,000	0	0
Sundry creditors.....	60,591	10	3
Balance of Underwriting account, 1918.....	£2,883,194	11	11
Settlements during 1919 applicable to 1918 and former years.....	£1,116,415	11	3
Amount paid for dividends.....	90,000	0	0
Amount written off investments.....	69,061	18	4
	1,275,477	9	4
Net amount of premiums and interest on investments, 1919.....	£2,042,613	19	1
Settlements and office expenses for the year 1919.....	537,009	4	7
	1,505,604	11	6
Subject to Excess Profits Duty.....	£4,373,913	7	1

ASSETS.

Securities	Government, Corporation, and Stock guaranteed by Government.....	£2,142,156	9	7	
	Indian Railway.....	62,356	10	0	
	Colonial.....	165,728	4	7	£3,661,532 1 7
	Foreign Government and American.....	522,033	4	3	
	British Railway.....	57,116	18	2	
	House property and other securities.....	712,140	15	0	
Amount due for premiums and on reinsurance account.....					661,647 0 4
Cash and stamps in hand.....					1,549 17 10
Cash at Bankers.....					49,184 7 4
					£4,373,913 7 1

MERCHANTS FIRE ASSURANCE CORPORATION OF NEW YORK.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

LEDGER ASSETS.

Mortgage loans on real estate, first liens.....	\$ 383,500 00
Book value of bonds and stocks.....	2,235,682 00
Cash on hand, in trust companies and in banks.....	80,232 07
Agents' balances	247,560 72
Total ledger assets	\$ 2,946,974 79

NON-LEDGER ASSETS.

Interest accrued	18,073 73
Market value of bonds and stocks over book value.....	107,638 00
Reinsurance due on claims paid	33,135 00
Gross assets	\$ 3,105,821 52
Deduct assets, not admitted	107 71
Total admitted assets	\$ 3,105,713 81

LIABILITIES.

Net amount of unpaid claims	\$ 294,430 00
Unearned premiums	1,033,372 97
All other liabilities	300,000 00
Total liabilities, except capital stock.....	\$ 1,627,802 97
Capital stock paid in cash.....	400,000 00
Surplus.....	1,077,910 84
Total liabilities.....	\$ 3,105,713 81

INCOME.

Net cash received for premiums	\$ 1,811,804 44
Interest and dividends	151,565 87
Borrowed money	25,000 00
Gross profit on sale or maturity of bonds and stocks.....	43,585 00
Total income	\$ 2,031,955 31

DISBURSEMENTS.

Net amount paid for claims.....	\$ 938,503 31
Expenses of adjustment and settlement of claims	16,543 26
Dividends to shareholders	79,000 00
Commissions or brokerage including agents' allowances.....	382,361 77
Total field supervisory expenses.....	4,015 74
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	155,818 71
Rents	7,633 38
Fire departments, fire patrol and salvage corps assessments	3,583 38
Inspections and surveys including underwriters' boards and tariff associations	12,114 91
State taxes on premiums, Insurance Department licenses and fees.....	31,465 26
Federal taxes	61,209 77
Gross loss on sale or maturity of bonds and stocks.....	154,035 89
Borrowed money repaid	25,000 00
All other disbursements.....	30,033 04
Total disbursements	\$ 1,901,318 42

RISKS AND PREMIUMS—FIRE RISKS.

Amount of policies written or renewed during the year	\$266,641,688 00
Premiums thereon.....	2,639,320 76
Amount terminated during the year.....	269,072,713 00
Premiums thereon	2,660,916 90
Net amount in force December 31, 1919	183,434,479 00
Premiums thereon	1,821,397 45

SESSIONAL PAPER No. 8

NATIONAL—BEN FRANKLIN FIRE INSURANCE COMPANY.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

LEDGER ASSETS.

Book value of real estate.....	\$ 171,880 86
Mortgage loans on real estate, first liens.....	2,114,786 21
Loans secured by pledge of bonds, stocks or other collateral.....	144,265 00
Book value of stocks and bonds owned by the company.....	1,433,893 95
Cash on hand, in trust companies and banks.....	461,079 58
Agents' balances.....	459,946 80
Deposit with Philadelphia Underwriters' Association.....	100 00
Total ledger assets.....	\$ 4,785,952 40

NON-LEDGER ASSETS.

Interest due and accrued.....	50,058 48
Rents due.....	135 00
Market value of real estate over book value.....	14,019 14
Reinsurance due on losses paid.....	4,636 64
Gross assets.....	\$ 4,854,801 66
Deduct assets not admitted.....	17,902 40
Total admitted assets.....	\$ 4,836,899 26

LIABILITIES.

Net amount of unpaid claims.....	\$ 269,746 43
Total unearned premiums.....	2,622,436 31
Dividends declared and unpaid to stockholders.....	335 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	1,367 74
Federal, state and other taxes due or accrued (estimated).....	125,000 00
Contingent commissions or other charges due or accrued.....	31,893 70
Total liabilities, excluding capital stock.....	\$ 3,050,779 18
Capital stock paid up in cash.....	1,000,000 00
Surplus beyond liabilities.....	786,120 08
Total liabilities.....	\$ 4,836,899 26

INCOME.

Net cash received for premiums (other than perpetual).....	\$ 2,782,630 28
Interest and dividends.....	192,291 60
Rents.....	17,794 48
From agents' balances previously charged off.....	297 55
Gross profit on sale or maturity of real estate and bonds.....	2,609 78
Total income.....	\$ 2,995,643 69

DISBURSEMENTS.

Net amount paid for claims.....	\$ 1,052,746 18
Expenses of adjustment and settlement of claims.....	38,660 88
Allowances to agencies for miscellaneous agency expenses.....	832,118 94
Total field supervisory expenses.....	65,848 63
Salaries, fees and all other charges of officers, directors, trustees and home office employees	108,691 58
Rent.....	18,141 61
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	25,671 85
Inspections and surveys, including underwriters' boards and tariff associations.....	33,475 65
Federal taxes.....	138,325 37
State taxes on premiums, Insurance Department licenses and fees.....	53,664 67
Real estate expenses.....	6,887 25
Paid stockholders for dividends.....	160,000 00
Agents' balances charged off.....	3,084 19
Gross loss on sale or maturity of real estate.....	970 38
All other disbursements.....	26,595 13
Total disbursements.....	\$ 2,564,882 31

10 GEORGE V, A. 1920

NATIONAL BEN FRANKLIN — *Concluded.*

RISKS AND PREMIUMS.

FIRE.

Fire risks written or renewed during the year.....	\$ 355,033,284 00
Premiums thereon.....	3,847,797 44
Amount terminated during the year.....	300,810,889 00
Premiums thereon.....	3,202,947 31
Net amount in force at December 31, 1919.....	446,422,897 00
Premiums thereon.....	4,603,730 72

SESSIONAL PAPER No. 8

NEW HAMPSHIRE FIRE INSURANCE COMPANY.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

LEDGER ASSETS.

Book value of real estate.....	\$ 231,268 90
Mortgage loans on real estate, first liens.....	6,307 50
Book value of bonds and stocks.....	7,037,720 92
Cash on hand, in trust companies and in banks.....	466,085 45
Agents' balances.....	766,652 69
Total ledger assets.....	<u>\$ 8,508,035 46</u>

NON-LEDGER ASSETS.

Interest accrued.....	72,637 39
Market value of real estate over book value.....	62,231 10
Market value of bonds and stocks over book value.....	377,154 33
Reinsurance due on losses paid.....	35,828 18
Gross assets.....	<u>\$ 9,053,886 46</u>
Deduct assets not admitted.....	1,738 62
Total admitted assets.....	<u>\$ 9,054,147 84</u>

LIABILITIES.

Net amount of unpaid claims.....	\$ 486,105 92
Unearned premiums.....	4,209,637 00
Dividends declared and unpaid to stockholders.....	60,024 00
Salaries, rents, expenses, bills, etc., due or accrued.....	35,000 00
Federal, state, or other taxes due or accrued (estimated).....	235,000 00
Contingent commissions or other charges due or accrued.....	15,000 00
Total liabilities, except capital stock.....	<u>\$ 5,040,766 92</u>
Capital stock paid in cash.....	1,500,000 00
Surplus.....	2,513,380 92
Total liabilities.....	<u>\$ 9,054,147 84</u>

INCOME.

Net cash received for premiums.....	\$ 4,690,116 76
Interest and dividends.....	323,026 77
Rents.....	24,765 95
Gross profit on sale or maturity of bonds and stocks.....	5,163 87
Total income.....	<u>\$ 5,043,073 35</u>

DISBURSEMENTS.

Net amount paid for claims.....	\$ 1,841,768 01
Expenses of adjustment.....	38,045 85
Dividends to stockholders.....	209,985 00
Commissions or brokerage including agents' allowances.....	1,156,446 71
Total field supervisory expenses.....	159,485 12
Salaries, fees and all other charges of officers, directors, trustees and home office employees	161,641 14
Rents.....	12,246 09
Fire departments, fire patrol and salvage corps assessments.....	16,690 34
Inspections and surveys including underwriters' boards and tariff associations.....	81,270 78
Taxes and expenses on real estate.....	13,056 96
State taxes on premiums, Insurance Department licenses and fees.....	118,850 25
Federal taxes.....	67,215 30
Agents' balances charged off.....	1,154 59
Gross loss on sale or maturity of real estate and stocks.....	86,271 74
Gross decrease, by adjustment, in book value of real estate, bonds and stocks.....	25,100 27
All other disbursements.....	52,064 24
Total disbursements.....	<u>\$ 4,041,292 39</u>

10 GEORGE V, A. 1920

NEW HAMPSHIRE FIRE INSURANCE COMPANY—*Concluded.*

RISKS AND PREMIUMS—FIRE RISKS.

Amount of policies written or renewed during the year.....	\$634,367,459 00
Premiums thereon.....	6,700,195 54
Amount terminated during the year.....	555,825,468 00
Premiums thereon.....	5,729,905 78
Net amount in force, December 31, 1919.....	760,989,242 00
Premiums thereon.....	<u>7,742,142 65</u>

10 GEORGE V, A. 1920

THE NORTH BRITISH MERCANTILE INSURANCE COMPANY—*Concluded.*BALANCE SHEET—*Concluded.*

	£	s.	d.	£	s.	d.
4 p. c. preference stock.....	3,000,000	0	0			
Subscribed—						
110,000 shares of £25 each.....	£2,750,000	0	0			
4 p. c. preference stocks.....	1,750,000	0	0			
	4,500,000	0	0			
Paid-up—£6 5s. per share.....	£	687,500	0	0		
“ “ preference stock.....	1,750,000	0	0			
Profit and loss.....	£	2,437,500	0	0		
Dividends unclaimed.....	1,647,776	5	0			
Superannuation fund.....	10,784	10	5			
Fire department—	219,055	0	0			
Fire Insurance Fund.....	3,009,495	9	8			
Outstanding liabilities—						
Claims admitted or intimated but not paid.....	475,758	12	9			
Bills payable.....	736	6	4			
Reinsurance premiums.....	786,068	5	3			
Sundry outstanding balances.....	323,124	2	3			
Interest received but not due.....	663	1	9			
	1,586,350	8	4			
Public Boards in the United Kingdom.....						
Indian and Colonial Government securities.....						
Indian and Colonial Municipal securities.....						
Foreign Provincial securities.....						
Foreign Municipal securities.....						
Railway and other debentures and debenture stocks—						
Home and foreign.....						
Railway and other preference and guaranteed stocks.....						
Guaranteed Indian Railway stock.....						
Foreign railway and other preference and guaranteed stocks.....						
Railway ordinary stocks.....						
Stocks and shares other than railway stocks.....						
Indian Government railway annuities.....						
Shares of other companies purchased.....						
Ten duties and tining ground.....						
House property in the United Kingdom and abroad, occupied as offices of the company, and partly let.....						
Salvage corps premises.....						
Agents' balances.....						
Outstanding premiums.....						
Outstanding interest, dividends and rents.....						
Bills receivable.....						
Cash—On deposit.....						
In hand and on current account.....						
Due by Life Branch.....						

Note.—Part of the above assets has been specifically deposited under local laws in various places out of the United Kingdom as security to holders of policies there issued.

8,910,961	13	5
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8,910,961	13	5
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10 GEORGE V, A. 1920

THE NORTHERN ASSURANCE COMPANY, LIMITED.—*Concluded.*

BALANCE SHEET.

LIABILITIES.		£	s.	d.
Shareholders' capital—				
Authorized—				
300,000 Ordinary shares of £10 each	£3,000,000	0	0	
67,000 6% Participating Pref. shares of £7 10s. each	502,500	0	0	
	£3,502,500	0	0	
Issued—				
300,000 Ordinary shares of £10 each £1 paid	£3,000,000	0	0	
66,996 6% Participating Pref. shares of £7 10s. each, fully paid	502,470	0	0	
General Insurance Fund—				
Life Assurance Fund		802,470	0	0
Endowment and Capital Redemption Fund		335,751	12	1
Fire Fund		5,140,651	7	0
Employers' Liability Fund		159,682	11	4
Personal Accident Fund		2,420,002	12	3
Marine Fund		201,342	19	6
Investment Reserve Fund		19,739	8	6
Staff Pension Fund		2,986,962	18	7
Fletcher Trust Fund		500,000	0	0
Profit and Loss		190,610	14	6
		12,141	12	5
		633,264	4	5
		13,402,920	0	7
£ 18,327 8 0				
Superannuation Fund		990,690	0	0
5% Debenture Stock outstanding		470,674	3	5
Claims		10,299	6	7
Unclaimed Surrender Values		987	7	1
Annuities due and unpaid		430,688	2	7
Outstanding Charges and Income Tax		6,000	0	9
Bills payable		594,023	13	10
Due to other Companies and Agents		6,269	14	1
Clerks' Savings Fund		1,782	12	11
Unclaimed Dividends and Interest		17,337	1	6
Debenture Interest due Jan. 1, 1920		10,551	18	11
Preference Dividend due Jan. 1, 1920		2,557,631	9	8
		15,960,251	10	3
ASSETS.				
Mortgages on property within the United Kingdom				
Mortgages on property out of the United Kingdom		£ 595,974	17	10
Loans on parochial and other public rates		33,578	5	7
Loans on life interests		188,011	2	9
Loans on reversions		22,316	6	1
Loans on Company's Policies within their Surrender Values		30,787	13	10
Loans on other Securities		212,155	18	4
		4,950	0	0
Investments, viz.—				
Deposit with the High Court		39,348	4	6
British Government securities		5,522,997	17	10
Municipal and county securities, United Kingdom		252,326	7	2
Indian and Colonial Government securities		1,069,673	13	7
Provincial		53,581	15	6
Municipal		166,572	18	9
Foreign Government securities		1,002,652	15	3
Provincial		41,143	18	6
Municipal		437,412	3	10
Railway and other debentures and debenture stocks, Home and Foreign		1,553,785	16	1
Railway and other preference and guaranteed stocks		636,291	10	2
Railway and other ordinary stocks		125,349	9	1
Freehold ground rents		44,797	19	10
Reversions		268,232	10	4
Rent charges		382	14	6
House property (Company's offices)		856,775	12	2
House property (Mortgages foreclosed)		2,305	0	7
Shares in Companies belonging to or affiliated with the Northern		80,498	8	6
Company's Interest in Salvage Corps' Buildings		5,957	13	1
Goodwill of acquired companies		450,653	19	6
Due from other companies and agents		1,452,326	4	7
Outstanding premiums		53,208	19	4
Outstanding Interest, Dividends and Rents		11,911	0	10
Interest accrued but not payable		73,373	0	4
Bills receivable		33,301	15	4
Cash at home and abroad		628,615	16	8
		15,960,251	10	3

SESSIONAL PAPER No. 8

THE OCEAN ACCIDENT AND GUARANTEE CORPORATION, LIMITED.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

REVENUE ACCOUNT.

	£	s.	d.		£	s.	d.
Balance of Revenue Account, 31st December 1918, including £1,223,897 13s. 9d. proportion of premiums unearned.....				Claims paid and outstanding and incidental expenses.....	2,223,380	14	1
Deduct: Dividend for year 1918.....	3,060	918	19	Printing and stationery, advertising, postages, travelling expenses, etc.....	156,484	19	3
Premiums, less re-insurances, and bounts to Assured.....	250,000	0	0	Expenses of management, inclusive of salaries, rent at Head Office and branches, directors' remuneration and auditors' fees.....	468,391	11	1
Interest, dividends and rents, less provision for depreciation of leaseholds.....				Commissions, including provision for commission due to agents	732,299	6	6
				Taxes, in addition to income tax deducted at the source	255,010	1	7
				Balance, including £1,503,756 3s. 3d. proportion of premiums unearned, carried to Balance Sheet.....	3,506,892	15	11
					£ 7,342,459	8	5

BALANCE SHEET.

	£	s.	d.		£	s.	d.
Shareholders' Capital:—				ASSETS.			
Authorized				Mortgages and advances on property within the United Kingdom.....	120,125	4	9
200,000 shares of £5 each	1,000,000	0	0	Mortgages on property out of the United Kingdom.....	17,400	0	0
Subscribed—				Investments (including those deposited under local laws or by contract in various Colonies and Foreign Countries as security for holders of policies issued there):—			
12,000 shares of £5 each, (fully paid).....	60,000	0	0	British Government securities.....	1,615,887	2	8
112,308 shares of £5 each (£1 per share paid).....	561,540	0	0	Indian and Colonial Government securities.....	238,734	3	11
124,308				Indian and Colonial Provincial securities.....	291,535	19	3
Less un-called capital.....	421,540	0	0	Indian and Colonial Municipal securities.....	73,842	16	5
Amounts due to other companies for re-insurances.....	449,232	0	0	Foreign Government securities.....	1,026,276	14	8
Reinsurance and other Funds.....				Foreign Provincial securities.....	28,516	1	3
Amounts due to agents and others.....				Foreign Municipal securities.....	121,010	18	1
Leasehold Redemption and Sinking Fund Account.....				Railway and other debentures and debenture stocks—			
General Insurance Fund—				Home, Indian, and Colonial.....	166,448	16	1
Provision for claims outstanding.....	1,998,897	8	8	United States Railway bonds.....	1,143,372	4	9
				Railway and other debentures and debenture stocks Foreign.....	639,844	5	8
				Railway and other Preference stocks.....	40,244	6	10

THE OCEAN ACCIDENT GUARANTEE CORPORATION, LIMITED—*Concluded.*

BALANCE SHEET—*Concluded.*

	£	s.	d.	£	s.	d.		£	s.	d.
Investment Reserve and General Contingency Fund.....	290,843	12	3				Railway and other Ordinary stocks and shares.....			
Reserve Fund.....	300,000	0	0				Freehold and leasehold premises at home and abroad, partly occupied as offices of the company, and partly producing revenue.....			81,092 16 6
Balance from Revenue Account, including 21,503,756 3s. 3d. proportion of premiums unearned.....	3,506,892	15	11				Branch Agency and other balances.....			301,928 5 3
				6,096,633	16	10	Amounts due by other companies for reinsurances and losses.			674,765 19 1
							Cash—			69,872 11 10
							With bankers and in hand.....			237,207 17 7
							Investments in trustees' hands to meet Leasehold Redemption and Sinking Fund Account.....			16,310 17 9
										<u>6,642,417 2 7</u>

value of the above investments at the 31st December, 1919, is in our belief in the aggregate fully of the value stated in the Balance Sheet, less the Investment Reserve and General Contingency Fund.

SESSIONAL PAPER No. 8

NORTHWESTERN NATIONAL INSURANCE COMPANY.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

LEDGER ASSETS.

Book value of real estate.....	\$ 227,960 96
Mortgage loans on real estate, first liens.....	1,678,528 00
Book value of bonds and stocks.....	7,371,373 61
Cash on hand, in trust companies and in banks.....	317,441 37
Agents' balances.....	1,001,234 64
Total ledger assets.....	<u>\$10,596,538 58</u>

NON-LEDGER ASSETS.

Interest due and accrued.....	93,311 17
Reinsurance recoverable on losses paid.....	7,810 76
Gross assets.....	<u>\$10,697,660 51</u>
Deduct assets not admitted.....	845,740 09
Total admitted assets.....	<u>\$ 9,851,920 42</u>

LIABILITIES.

Net amount of unpaid claims.....	\$ 886,297 14
Unearned premiums.....	5,017,704 09
Reserve for conflagration and other extraordinary losses.....	600,000 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	5,673 64
Federal, State and other taxes, due or accrued (estimated).....	225,000 00
Dividends declared and unpaid to stockholders.....	50,000 00
Contingent commissions or other charges due or accrued.....	56,334 22
Total liabilities, except capital stock.....	<u>\$ 6,841,009 09</u>
Capital stock paid in cash.....	1,000,000 00
Surplus over liabilities and capital stock.....	2,010,911 33
Total liabilities.....	<u>\$ 9,851,920 42</u>

INCOME.

Net cash received for premiums.....	\$ 5,085,250 98
Received for interest and dividends.....	382,027 79
Received for rent.....	15,223 00
From agents' balances previously charged off.....	77 76
Conscience money.....	12 00
Gross profit on sale or maturity of bonds.....	2,806 25
Total income.....	<u>\$ 5,485,397 78</u>

DISBURSEMENTS.

Net amount paid for claims.....	\$ 1,789,535 25
Expenses of adjustment and settlement of claims.....	69,351 05
Agents' allowances and compensation.....	1,505,762 52
Dividends paid stockholders.....	190,000 00
Salaries, fees and all other charges of officers, directors, trustees and home office employees	213,725 09
Rents.....	13,600 00
Inspection and surveys, including underwriters' boards and tariff associations.....	32,223 05
Advertising and subscriptions, \$1,694.25; Printing and stationery, \$40,428.18.....	42,122 43
Taxes and expenses on real estate.....	17,235 36
Field supervisory expenses.....	68,054 64
State taxes on premiums, Insurance Department licenses and fees.....	146,332 63
Federal taxes.....	73,347 48
Agents' balances charged off.....	1,156 05
Gross loss on sale or maturity of bonds.....	1,656 25
Gross decrease, by adjustment, in book value of ledger assets.....	6,411 39
All other disbursements.....	63,458 23
Total disbursements.....	<u>\$ 4,233,971 42</u>

10 GEORGE V, A. 1920

NORTHWESTERN NATIONAL INSURANCE COMPANY.—*Concluded.*

RISKS AND PREMIUMS.

Amount of policies written or renewed during the year.....	\$ 539,902,942 00
Premiums thereon.....	5,203,118 95
Amount of policies terminated.....	464,055,054 00
Premiums thereon.....	4,341,349 49
Net amount in force at end of year	919,704,647 00
Premiums thereon.....	<u>8,385,141 66</u>

10 GEORGE V, A. 1920

PHENIX FIRE INSURANCE COMPANY OF PARIS—*Concluded.*BALANCE SHEET—*Concluded.*

Special reserve	1,000,000 00
Unsettled losses.....	3,851,250 00
Dividends unpaid.....	266,560 00
Due to agents.....	40,698 26
Various credits.....	6,855,175 73
Profit and loss.....	889,974 30
(Previous balance.....	3,866,030 34
(Benefit of the year.....	
4,941,868.53 Furniture.	
51,606,040 05 Securities.	
342,801 25 Cash on hand.	
2,174,208 43 Cash in banks.	
24,413 15 Outstanding premiums.	
664,624 51 Reinsurance due.	
831,425 50 Various debits.	
60,585,381 42	
60,585,381 42	

SESSIONAL PAPER No. 8

PHENIX ASSURANCE COMPANY, LIMITED.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

FIRE REVENUE ACCOUNT.

	£	s. d.	£	s. d.	£	s. d.
Amount of funds at the beginning of the year	798,000	0 0			951,130	19 4
Reserve for unexpired risks	1,387,000	0 0				
General reserve			2,185,000	0 0		
Premiums			2,264,639	4 10	867,140	9 4
					326,377	4 9
Claims paid and outstanding						
Contributions to fire brigades					11,390	11 5
Commission					317,332	1 4
Expenses of management					549,808	8 0
Transferred to profit and loss account						
Amounts of funds at the end of the year—						
Reserve for unexpired risk			906,000	0 0		
General reserve			1,387,000	0 0		
					2,293,000	0 0
			£3,449,639	4 10	£3,449,639	4 10

PROFIT AND LOSS ACCOUNT.

	£	s. d.	£	s. d.	£	s. d.
Balance of last year's account			348,304	16 7		
Interest, dividends and rents—					165,706	6 0
Not carried to other accounts					35,782	12 0
Less income tax thereon						
Trading profit transferred—						
From fire account			272,269	19 8	201,488	18 0
" Accident account			84,670	4 1	1,752	14 1
" Marine account					170,977	0 0
					25,000	0 0
					335,374	15 6
Less income, excess profits and other taxes			636,636	12 11		
Transfer fees			438,259	15 0		
			198,376	17 11		
			311	17 6		
			£ 734,593	7 7	£ 734,593	7 7

SESSIONAL PAPER No. 8

ROYAL EXCHANGE ASSURANCE.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

REVENUE ACCOUNT.

	£	s.	d.	£	s.	d.
Amount of Fire Insurance Fund at the beginning of the year—						
Reserve for unexpired risks.....	510,370	0	0			
Additional reserve.....	1,200,000	0	0			
Premiums.....				710,370	0	0
Interest, dividends, and rents.....	31,905	3	2	482,371	2	6
Less Income Tax thereon.....	9,571	2	11			
				22,333	12	3
Claims under policies paid and outstanding.....						
Commission.....						
Expenses of management.....						
Bad debts.....						
Contributions to fire brigades.....						
Transferred to Profit and Loss Account.....						
Amount of Fire Insurance Fund at end of the year as per Balance Sheet—						
Reserve for unexpired risks being, 4% of premium income for the year.....				£ 592,948	0	0
Additional reserve.....				200,000	0	0
				792,948	0	0
				£2,215,074	14	9

PROFIT AND LOSS ACCOUNT.

	£	s.	d.	£	s.	d.
Balance of last year's account.....						
Interest, dividends, and rents not carried to other accounts.....	801,200	19	11			
Less income tax thereon.....	£ 108,399	1	11			
	32,753	2	11			
Transferred from fire insurance account.....						
“ marine insurance account.....	75,645	19	0			
“ general accident insurance account.....	117,109	17	7			
“ trustee and executor account.....	350,000	0	0			
Conscience money.....	20,072	12	9			
	225	6	11			
	77	6	10			
				£1,364,332	3	0
				73,059	14	7
				44,725	9	10
				60,000	0	0
				20,000	0	0
				200,000	0	0
				876,546	18	7
				£1,364,332	3	0

BALANCE SHEET.

	£	s.	d.		£	s.	d.
LIABILITIES.				ASSETS.			
Proprietors capital paid up.....	680,219	17	10	Mortgages on property within the United Kingdom.....	597,077	5	9
Life insurance fund.....	4,160,949	11	0	Mortgages on property out of the United Kingdom.....	23,721	13	6
Annuity fund.....	718,722	6	7	Loans on parcelial and other public rates.....	103,392	7	0
Capital redemption fund.....	221,257	3	0	Loans on life interests.....	165,802	5	2
Fire insurance fund.....	702,948	0	0	Loans on reversion.....	146,763	19	7

10 GEORGE V, A. 1920

ROYAL EXCHANGE ASSURANCE—*Concluded.*BALANCE SHEET—*Concluded.*

Marine insurance fund	1,408,219	9	2	180,478	13	6
General accident insurance fund	432,907	0	0	263,109	19	0
Special reserve fund for taxation	440,000	0	0	50,043	0	0
Profit and loss account (general reserve fund)	876,546	18	7			
Claims admitted or intimated, but not paid—						
Life insurance	79,758	13	4	29,250	0	0
Fire insurance	226,872	1	5	3,245,591	19	1
Annuities due and unpaid	7,315	17	9	52,883	8	8
Surrendered and settlement policies suspense accounts	9,815	4	9	440,097	13	4
Deposit fund (clerk's savings)	28,857	19	8	28,333	0	0
Security deposit fund	4,473	19	5	100,217	5	0
Pension and other reserve funds	168,020	16	5	571,693	11	9
Sundry creditors	665,942	10	6	8,592	0	0
				187,281	6	3
				1,112,130	2	6
				380,315	8	5
				633,795	15	10
				128,947	9	8
				730,935	11	1
				11,069	2	11
				157,663	10	0
				9,280,836	8	0
				1,185,868	6	11
Agents' balances				47,598	3	8
Outstanding premiums				19,204	13	5
Outstanding interest, dividends and rents				90,600	0	0
Interest accrued but not payable				2,151	13	11
Bills receivable				1,206	3	3
Marine stamps						
Cash—						
On deposit				87,619	3	0
In hand and on current account				217,372	17	3
				£10,932,457	9	5

SESSIONAL PAPER No. 8

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

FIRE INSURANCE ACCOUNT.

Fire Insurance Fund at 1st January 1919:—				Claims paid and outstanding after deducting reinsurance recoveries.....					
Reserve for unexpired risks.....				£	s.	d.	£	s.	d.
Premiums after deducting reinsurance premiums.....				542,814	8	10	223,814	11	7
Interest, dividends and rents.....				1,291,280	11	4	283,223	13	2
Less income tax.....				£ 32,689	16	5	10,723	4	3
				5,646	8	4	153,930	15	2
				27,043	8	1			

PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance at January 1, 1919.....	342,587	15	7	Dividends paid to shareholders.....	90,000	0	0
Interest, dividends and rents not carried to other accounts.....	100,277	8	9	Less income tax.....	25,875	0	0
Less income tax.....	18,313	16	10				
Profit realized—				Interest on Accident Bonds.....	64,125	00	
Fire account.....	153,930	15	2	Agents' balances irrecoverable.....	2,787	2	1
Accident account.....	6,610	0	6	Income tax paid and provided for.....	397	4	4
Liability account.....	18,661	11	1	Excess profits paid and provided for.....	109,817	16	8
Miscellaneous account.....	2,182	16	10	Depreciation in investments.....	170,000	0	0
				Balance 31 December 1919, subject to excess profits duty (if any).....	403,440	0	0
					249,312	13	2

424,274	7	9	£ 999,879	16	3
554	1	0			
150,000	0	0			

BALANCE SHEET.

Liabilities.				Assets.			
	£	s.	d.		£	s.	d.
Shareholders' capital paid up.....	300,000	0	0	Mortgages on property within the United Kingdom.....	464,633	17	3
Life assurance and annuity fund.....	8,266,845	2	10	Mortgages on property out of the United Kingdom.....	156,920	6	6
Fire insurance fund.....	645,640	5	8	Loans on	67,426	11	7
Accident insurance fund.....	9,658	14	5	Parcheal and other Public Rates.....	26,648	0	4
Employers' Liability insurance fund.....	42,738	14	4	Life interests.....	41,666	11	2
Sinking fund and capital redemption fund.....	87,542	0	0	Reversions.....	10,902	11	5
Miscellaneous assurance fund.....	25,626	0	9	Stocks and Shares.....	361,641	18	5
				Company's policies within their Surrender Values.....			

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UNION ASSURANCE SOCIETY, LIMITED.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

FIRE ACCOUNT.

	£	s	d.	£	s	d.	£	s	d.
Amount of Fire Insurance Fund at beginning of the year—									
Reserve for unexpired risks.....	351,170	6	9						
Additional reserve.....	751,215	15	0						
Premiums received after deduction of reinsurances.....				1,102,386	1	9			
				1,009,148	0	3			
Losses by fire after deduction of reinsurances.....									
Expenses of management.....									
Commission.....									
Other payments, viz.—									
Contributions to fire brigade at home and abroad.....							£	5,539	13 8
State taxes (foreign).....								30,940	16 10
Carried to profit and loss.....									
Amount of Fire Insurance Fund at the end of the year, as in balance sheet—									
Reserve for unexpired risks being 40 per cent of the premium income for the year.....							£	403,659	4 1
Additional reserve.....								812,593	2 3
								1,216,252	6 4
	£	2,111,534	2 0					£	2,111,534 2 0

PROFIT AND LOSS ACCOUNT.

	£	s	d.	£	s	d.
Balance of last year's account.....	127,848	9	2			
Interest (less income tax) not carried to other accounts.....	63,161	17	11			
Transferred from—						
Fire account.....	120,000	0	0			
Accident account.....	20,000	0	0			
Dividends to Shareholders—						
Balance of dividend for 1918.....						
Income tax on profits.....						
Alterations, repairs, etc. at H. O. and Branches.....						
Transferred to Investment Reserve and General Contingency Fund.....						
Balance at the end of the year.....						
	£	331,010	7 1			
	£	331,010	7 1			

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UNION ASSURANCE SOCIETY, LIMITED.

UNION ASSURANCE SOCIETY, LIMITED—*Concluded.*

BALANCE SHEET.

LIABILITIES.		ASSETS.	
	£ s. d.		£ s. d.
Subscribed capital.....	<u>£450,000</u>	Mortgages on property out of the United Kingdom.....	29,954 11 1
of which is paid up....	50,000 0 0	Mortgages on property within the United Kingdom.....	975 0 0
Investment Reserve and General Contingency Fund, including provision for amounts which may be irrecoverable owing to the War.....	120,000 0 0	INVESTMENTS—including those deposited under local laws or by contract in various colonies and foreign countries as security for holders of policies issued there:—	
Fire Insurance Fund.....	1,216,252 6 4	British Government securities	606,358 8 1
Accident Insurance fund.....	170,263 14 6	Municipal and County securities, United Kingdom.....	13,511 0 0
Reinsurance fund.....	182,591 9 5	Indian and Colonial Government securities.....	166,979 10 8
Balance of Profit and Loss Account.....	<u>162,176 14 0</u>	Indian and Colonial Provincial securities.....	8,822 0 0
Outstanding losses:—	£1,901,284 4 3	Indian and Colonial Municipal securities.....	58,360 3 1
Fire account		Foreign Government securities	291,138 8 11
£139,390 4 2		Foreign Municipal securities...	115,869 10 3
General accident account. 47,125 2 4		Railway and other debentures and debenture stocks, Home and Foreign.....	196,567 1 2
£186,515 6 6		Railway and other preference and guaranteed stocks.....	4,468 17 6
Amounts due to agents and others.....	63,298 12 3	Railway and other ordinary stocks and shares.....	80,964 16 2
Amounts due to other companies.....	219,361 13 10	Freehold properties.....	2,926 0 0
Bills payable.....	<u>1,185 5 2</u>	Branch offices and agents' balances	368,783 15 5
£470,360 17 9		Outstanding premiums.....	16,060 8 9
NOTE.—In addition to the above, the Society has a liability for amounts uncalled on shares in insurance companies.		Outstanding interest, due but not received.....	3,947 13 6
		Amounts due from other companies	139,478 4 9
		Bills receivable.....	14,761 17 2
		Cash:—	
		On deposit.....	£121,400 19 10
		In hand and on current accounts	<u>130,316 15 8</u>
			251,717 15 6
	<u>£2,371,645 2 0</u>		<u>£2,371,645 2 0</u>

SESSIONAL PAPER No. 8

THE YANGTZE INSURANCE ASSOCIATION, LIMITED.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1919.

THE YANGTZE—Concluded.

REVENUE ACCOUNT.

To net premia, less reinsurance	\$ 2,936,774 80	By claims paid, less recovered under reinsurances, etc.	\$ 965,012 00
To interest, dividends, and rents	427,612 77	By commissions and charges at head office, etc.	416,189 36
To transfer fees	108 97	By directors', committees' and auditors' fees	10,614 50
To profit on sale of investments	4,785 99	By depreciation in value of investments and loss in exchange	379,433 64
To fire reserve from 1918 account	120,788 81	By balance	1,718,821 75
	<u>\$ 3,490,071 34</u>		<u>\$ 3,490,071 34</u>

BALANCE SHEET.

LIABILITIES.

Capital—12 000 shares of \$100 (fully paid)	\$ 1,200,000 00
Reserve Fund	1,000,000 00
Reinsurance Reserve Fund	\$1,250,000 00
Less—Transferred to 1918 and former years working account to pay bonus of \$40 per share making shares fully paid up	480,000 00
Building Reserve Fund	770,000 00
Working account, 1919	116,279 20
Working account, 1918, and former years	1,718,821 75
Uncollected Dividends	2,821,025 02
Sundry Creditors	3,390 43
	<u>535,114 06</u>

ASSETS.

Midland Railway Co. Consolidated 2½ p.c. Perpetual Preference once stock	\$ 17,748 12
Great Northern Ry. Co. Consolidated 4 p.c. Perpetual Preference Stock	5,170 12
London and N.W. Ry. Co. Consolidated 4 p.c. Perpetual Preference Stock	8,882 01
Great Western Ry. Co. 4½ p.c. Debenture Stock	8,106 15
Great Western Ry. Co. 4 p.c. Debenture Stock	4,971 27
India, 3½ p.c. Stock, 1931	5,939 01
British Govt. 6 p.c. Exchequer Bonds	106,053 90
British Govt. 5 p.c. National War Bonds, 1923	58,462 22
British Govt. 5 p.c. National War Bonds, 1927	77,949 02
British Govt. 5 p.c. National War Bonds, 1928	363,764 90
Queensland Govt. 4½ p.c. Debenture Stock	5,289 44
Commonwealth of Australia (7) War Loan	25,653 77
Commonwealth of Australia Peace Bonds	5,934 74
Western Australia Treasury Bills, 1923	13,223 60
Western Australia Treasury Bills, 1924	13,223 60
Anglo-French 5 p.c. Ext. Loan Bonds	108,029 85
City of New York 4 p.c. Corp'n. Stock	121,672 79
City of New York 4½ p.c. Corp'n. Stock	99,398 60
Northern Pacific Great Northern and Chicago, Burlington and Quincy Railroad Joint 4 p.c. Bonds	26,729 04
Southern Railway First Consolidated Mortgage 5 p.c. Bonds	25,803 75
Baltimore and Ohio Ry. 4½ p.c. Equipment Bonds	27,842 75
American Telephone and Telegraph Co., 5½ p.c. Bonds	27,561 31
Big Four Railway Co. 5 p.c. Equipment Bonds	27,842 74

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New York Central Ry. 4½ p.c. Bonds.....	27,285 89
U.S. Govt. First Liberty Bonds.....	16,705 65
U.S. Govt. Second Liberty Bonds.....	58,469 75
U.S. Govt. Third Liberty Bonds.....	122,508 08
U.S. Govt. Fourth Liberty Bonds.....	66,822 58
Reading Co. Equipment and Tr. Bonds.....	26,450 62
Oregon Short Line First Mortgage Bonds.....	11,359 84
U.K. of Gt. Britain and Ireland Ext. Loan.....	108,029 85
Imp. Japanese Govt. New 4 p.c. Loan.....	46,741 44
Imp. Japanese Govt. 4 p.c. Sterling Bonds.....	50,023 73
Strait's Govt. 5½ p.c. Conversional Bonds.....	63,297 95
Loans and Mortgages.....	2,522,858 02
Cash at Bankers—	
In Gold.....	\$933,735 51
In Silver.....	753,636 53
Property—Land, Head Office and other buildings.....	1,687,372 04
Investments in Municipal and other Debentures.....	724,537 22
Investments in Stocks and Shares.....	273,626 03
Policy Stamps at Agencies.....	491,898 75
Head Office and Branch furniture and fixtures.....	380 10
Sundry Debtors.....	21,537 27
	659,319 35
	<hr/>
	\$8,164,630 46
	<hr/>

SESSIONAL PAPER No. 8

STATEMENT of Assessment made on companies on account of business other than life, for the year ending March 31, 1919, in accordance with "The Insurance Act, 1917."

Companies.	Taxes.	Companies.	Taxes.
	\$ cts.		\$ cts.
Acadia Fire.....	106 86	Hartford.....	949 54
Ætna.....	227 34	Hartford Steam Boiler.....	54
Agricultural of Watertown.....	6 39	Home Insurance.....	1,100 70
Alliance Assurance.....	222 14	Hudson Bay.....	94 93
Alliance Insurance of Philadelphia.....	65 77	Imperial Guarantee and Accident.....	178 46
Alliance Nationale.....	62 22	Imperial Underwriters.....	58 39
American and Foreign Marine.....	21 71	Independent Order of Foresters.....	107 30
American Central.....	51 82	Insurance Company of North America	380 28
American Insurance Co.....	39 58	Insurance Company of the State of	
American Lloyds.....	16 44	Pennsylvania.....	94 39
American Surety Co.....	13 97	International Fidelity.....	3 70
Ancient Order of Foresters.....	76 82	Law Union and Rock.....	193 66
Artisans.....	92 99	Liverpool and London and Globe.....	762 51
Atlas.....	303 76	Liverpool-Manitoba.....	145 74
Beaver Fire.....	19 90	Lloyds Plate Glass.....	40 41
Boiler Inspection.....	51 64	London Assurance.....	207 29
Boston.....	32 86	London Guarantee and Accident.....	734 15
British America.....	445 21	London and Lancashire Fire.....	498 30
British Colonial.....	73 15	London and Lancashire Guarantee and	
British Crown.....	203 54	Accident.....	138 48
British and Foreign Marine.....	0 30	London Mutual Fire.....	218 10
British Northwestern.....	4 88	Loyal Protective Assn.....	64 25
British Traders.....	49 48	Lumbermen's Underwriting.....	57 06
Caledonian.....	253 51	Manufacturing Lumbermen's.....	69 49
California Ins. Co.....	33 50	Marine.....	62 88
Canada Accident.....	219 00	Maryland Assurance.....	100 25
Canada National Fire.....	102 56	Maryland Casualty.....	119 56
Canadian Fire.....	166 42	Mechanics and Traders.....	13 57
Canadian Lumbermen's.....	Nil	Mercantile Fire.....	147 76
Canadian Surety Co.....	46 35	Merchants Casualty.....	249 80
Car and General.....	Nil	Merchants' and Employers' G. & A.....	97 15
Casualty Co. of Canada.....	2 88	Merchants Fire.....	8 07
Catholic Mutual.....	3 58	Millers National.....	22 04
Century.....	76 68	Mount Royal.....	271 10
Citizens.....	9 33	National Benefit.....	0 21
Columbia.....	29 79	National-Ben Franklin.....	65 18
Commercial Union Assurance.....	591 16	National Fire.....	322 85
Commercial Union of New York.....	4 15	National Provincial Plate Glass.....	10 60
Connecticut Fire.....	145 93	National Surety Co.....	45 28
Continental Casualty.....	31 00	National Union Fire.....	98 84
Continental Insurance Co.....	223 99	La Nationale of Paris.....	211 07
Dominion Fire.....	198 62	Newark.....	5 79
Dominion Gresham.....	78 64	New Hampshire.....	23 91
Dominion of Canada Guarantee and		New Jersey.....	19 31
Accident.....	300 58	New York Plate Glass.....	12 89
Eagle Star and British Dominions.....	102 19	Niagara Fire.....	110 04
Employers' Liability.....	1,001 42	North American Accident.....	191 35
Equitable Fire.....	30 10	North British and Mercantile.....	584 13
Excess.....	106 45	North Empire.....	57 69
Fidelity and Casualty Co.....	153 48	Northern.....	533 76
Fidelity-Phoenix.....	224 62	North West Fire.....	76 25
Fire of Philadelphia.....	31 74	Northwestern Mutual.....	6 44
Fire Ins. Co. of Canada.....	Nil	Northwestern National.....	139 15
Fireman's Fund.....	115 98	Norwich Union Fire.....	567 52
Firemen's Ins. Co.....	47 11	Occidental Fire.....	111 77
General Accident of Canada.....	218 22	Ocean Accident.....	537 74
General Accident, Fire and Life.....	219 55	Ocean Marine.....	2 96
General Animals.....	38 36	Pacific Coast Fire.....	53 60
General Fire of Paris.....	64 38	Palatine Insurance Co.....	184 55
Glens Falls Insurance Co.....	176 38	Phoenix Fire of Paris.....	76 22
Globe Indemnity Co.....	406 67	Phoenix of London.....	591 45
Globe and Rutgers.....	412 84	Phoenix Insurance Co., Hartford.....	225 93
Great American.....	354 80	Preferred Accident.....	3 53
Guarantee Co. of N. A.....	53 90	Protective Association of Canada.....	89 12
Guardian Assurance.....	726 68	Providence Washington.....	132 04
Guardian Insurance Co. of Canada.....	111 60	Provincial Insurance Co.....	36 75

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STATEMENT of Assessment made on companies on account of business other than life, for the year ending March 31, 1919, in accordance with "The Insurance Act, 1917."—*Concluded.*

Companies.	Taxes.	Companies.	Taxes.
	\$ cts.		\$ 38 cts.
Quebec.....	164 00	Travelers Indemnity Co.....	131 60
Queen Insurance Co. of America.....	401 86	L'Union de Paris.....	126 42
Queensland.....	30 99	Union Assurance Society.....	362 75
Railway Passengers.....	161 77	Union of Canton.....	163 91
Ridgely Protective Association.....	31 03	Union Marine.....	0 48
Royal Exchange.....	400 45	United Commercial Travellers.....	10 72
Royal Guardians.....	1 49	United States Fidelity.....	202 12
Royal Insurance Co.....	912 59	Vulean.....	23 72
St. Paul Fire and Marine.....	242 82	Westchester Fire.....	170 31
Scottish Metropolitan.....	Nil	Western.....	487 74
Scottish Union and National.....	231 92	Woodmen of the World.....	3 92
Security Mutual Casualty.....	8 79	Yorkshire.....	328 36
Springfield Fire and Marine.....	195 07		
Stuyvesant.....	34 96	Total.....	\$ 27,911 8 87
Sun Insurance Office.....	389 35		
Travelers.....	171 99		

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Ætna Insurance Co.....	11			11	13	
Agricultural Assurance.....	15				16	
Alliance Assurance.....	18	18	18	18		
Alliance Ins. of Philadelphia.....	22				23	
American Alliance.....	25			25	26	
American and Foreign Marine.....				487	488	
American Central.....	28			28	30	
American Equitable.....	32				32	
American Insurance Co....	34				35	
American Lloyds Underwriters at.....	37			37	38	
American Surety Co.....				490	491	
Antigonish Farmers.....	40					601
Atlas.....	42				696	
Beaver Fire.....	44					601
Boiler Inspection.....				493		602
Boston.....	46				698	
British America.....	48			48		603
British and Foreign Marine...				496	498	
British Colonial.....	57					610
British Crown.....	60			60		
British General.....	63				700	
British Northwestern.....	64					613
British Traders.....	67			67		
Caledonian.....	70				702	
California Insurance Co.....	72				73	
Canada Accident and Fire.....	75	75	75	75		617
Canada National.....	82					618
Canada Security.....	85			85		632
Canadian Fire.....	88			88		633
Canadian Indemnity.....	92			92		636
Canadian Lumbermen's.....	96					636
Canadian Surety.....			98	98		636
Car and General.....	104	104	104	104		
Casualty Company of Canada...				500	704	637
Century Insurance Company, Limited...	107					
Chartered Trust and Executor....				502		641
China Fire.....	109					
Citizens' Insurance Company of Missouri..	111				112	
Columbia Insurance Company..	114			114	117	
Commercial Union Assurance.....	118					
Commerical Union Fire of New York.	120				121	
Connecticut Fire.....	123				123	
Continental Casualty.....		505		505	507	
Continental Insurance Co....	127			127	129	
Cumberbund Farmers.....	131					643
Dominion Fire.....	133			133		643
Dominion Gresham.....		509	509	509		647
Dominion of Canada Guarantee and Accident.....	137	137	137	137		647
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Fidelity-Phenix Fire.....	159			159	161	
Fire Association of Philadelphia.....	163				164	
Fire Ins. Co. of Canada.....	166					648
Fireman's Fund.....	168			168	170	
Firemen's Insurance Co.....	172				173	
General Accident Assurance Co. of Canada.....	175	175	175	175		650
General Accident, Fire and Life.....	182			182		
General Animals.....				521		651
General Fire of Paris.....	186					
Girard Fire and Marine.....	188				189	
Glens Falls.....	191			191	193	
Globe and Rutgers.....	199	199	199	199	199	
Globe Indemnity Co. of Canada.....	195			195	198	652
Great American.....	205			205	208	
Guarantee Company of North America.....				525		653
Guardian Assurance.....	210					
Guardian Insurance of Canada.....	212	212	212	212		655
Halifax Fire.....	218					656
Hartford Fire.....	221			221	224	
Hartford Steam Boiler.....				529	529	
Home Ins.....	226			226	231	
Hudson Bay Insurance Co.....	232					658
Imperial Guarantee and Accident.....		235	235	235		659
Imperial Underwriters.....	240					659
Insurance Co. of North America.....	243			243	246	
Insurance Co. of the State of Pennsylvania.....	248			248	250	
International Fidelity.....			531			
Kings Mutual.....	252					660
Law Union and Rock.....	254	254		254		
Liverpool and London and Globe.....	258					
Liverpool-Manitoba.....	261					660
Lloyds Plate Glass.....				532	533	
London Assurance.....	264					
London Guarantee and Accident.....	266					
London and Lancashire Fire.....	272			272		
London and Lancashire Guarantee and Accident.....		276	276	276		660
London Mutual Fire.....	283					661
Loyal Protective.....		535			536	
Lumbermen's Underwriting Alliance.....	287				288	
Manufacturing Lumbermen's Underwriters.....	289					
Marine Insurance Co.....	290			290		
Maryland Assurance.....		538			540	
Maryland Casualty Co.....		541		541	545	
Mechanics and Traders.....	293				294	
Mercantile Fire.....	296					661
Merchants Casualty Co.....		547				670
Merchants' and Employers' Guarantee and Accident.....		550		550		662
Merchants Fire.....	299			299		
Millers National.....	301				302	
Motor Union.....	304	304		304		673
Mount Royal.....	306			306		671
Mutual Fire.....	311					
National Benefit.....	314					
National Ben Franklin.....	316			316		
National Fire.....	319			319	321	
National Provincial Plate Glass.....				554	556	
National Surety.....			557		558	
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Niagara Fire.	336			336	339	
North American Accident.		340	340	340		673
North British and Mercantile.	346					
North Empire Fire.	349					674
Northern.	352	352				
Northwestern Mutual.	355			355	356	
Northwestern National.	358			358		
North West.	361					675
Norwich Union Fire.	369	364		364		
Occidental Fire.	369					675
Ocean Accident and Guarantee.	372					
Ocean Marine.				563	564	
Pacific Coast.	377					676
Palatine Insurance Co.	381					
Phoenix, of Paris.	383				737	
Phoenix, of London.	385				739	
Phoenix, of Hartford.	388			388	390	
Pietou County Farmers.	392					682
Preferred Accident.		566		566	568	
Protective Association of Canada.		569				682
Providence Washington.	394			394	396	
Provincial.	398				400	
Quebec.	402					682
Queen, of America.	404			404	407	
Queensland.	409				411	
Railway Passengers.		571	571	571	575	
Ridgely Protective.		577			578	
Royal Exchange.	412	412		412	741	
Royal Insurance Co.	417					
St. Paul Fire and Marine.	420			420	423	
Scottish Metropolitan.	425	425	425	425		
Scottish Union and National.	429			429	743	
Security Mutual Casualty.				580		
Springfield Fire and Marine.	432			432	435	
Stuyvesant.	436					
Sun Insurance Office.	438					
Travelers Indemnity Co., Hartford.		581		581	583	
Travelers Insurance Co., Hartford.		585			587	
L'Union, Paris.	440					
Union Ass. Society.	442			442	745	
Union of Canton.	445			445		
Union Marine.	448					
United Commercial Travelers of America.		589			590	
United States Fidelity and Guaranty.		591	591	591		
United States Fire.	450			450	451	
Vulcan.	453				454	
Westchester Fire.	456			456	458	
Western.	460			460		683
Western Casualty.		596			597	
Yangtze.	471					
Yorkshire.	473	473	473	473		





